

## Welcome To Casino Black Jack for Windows Help

This page will give you an overview of the basic procedures and rules for playing the game. If you have played Black Jack, or 21 as it is also known, in a Nevada or Atlantic City casino, you will find the play of the game to be nearly identical.


The objective of Black Jack is to get as close as possible to a count of 21 without Busting.

The dealer plays his or her hand by the following rules:

The dealer must hit with a total count of 16 or less.

The dealer also hits with a soft 17.

The dealer stands with a hard 17 or a total count greater than 17 and less than or equal to 21.

For a description and examples of a soft and hard 17 click on the "17" button. 

When playing your hand you may hit, stand, split, and/or double down for one card. The action you take depends on your strategy, the cards you hold, and the options you have selected in the "Options" Dialog Box.

This game has been designed to give you the fastest play possible. This means there are minimal messages and prompts to annoy you with. Just follow these steps when playing the game:

**Buy your chips.**

**Make your Bet.**

**Deal the cards.**

**Hit, stand, split, or double down.**

**When the hand is over, click on any of the chip buttons to clear the cards from the screen. Once you see the Hand Over sign, you can shuffle the cards, change options, and make bets.**

When splitting a hand, you will always be playing on the lowest cards on the screen. When you stand or bust, you will see a sign indicating so. You will then be playing on the cards immediately above. Just click on hit or stand to play the hand.

For a detailed explanation of the different aspects of the game select from the following topics.

**Buying Chips**

**Betting**

**Card Values**

**Options**

**Hitting and Standing**

Splitting  
Doubling  
Insurance  
Payoff  
ScoreBox Totals  
Strategy

## Buying Chips

When you click on the "Buy Chips" button, \$1,000 in chips will be added to your total. You may buy up to \$100,000 in chips. If you should buy \$100,000 in chips and lose it all, you can reset the chips bought to \$0 by answering yes to the message box that will be presented when this condition occurs.

## Betting

You place bets by clicking on the chip buttons. You must make a bet before you can deal the cards. The bet must be equal to or greater than the table minimum and less than or equal to the table maximum. You can set these limits in the "Options" dialog box.

A click on the \$1, \$5, \$25, or \$100 chips with the LEFT mouse button will increment your bet by the amount indicated on the chip.

A click with the RIGHT mouse button on one of these chips will decrement your bet by the amount indicated on the chip.

Clicking on the Min and Max chip buttons will set the bet to the table minimum and the table maximum, respectively. The LEFT and RIGHT mouse buttons function the same for these chips.

You will not be able to change your bet once the cards are dealt, except for when splitting or doubling down. In these two cases the bet will be made for you.

## Card Values

**Aces** - count 1 or 11 at your option.

Aces will automatically be counted as 11 until your total exceeds 21. If your total exceeds 21 the first Ace encountered in a hand will be given the value of one. If the total count of a hand still exceeds 21, the next Ace in a hand will be given the value of one, and so on..., until all Aces have been changed.

**Tens and Face Cards**- count as 10.

**All other cards** counts its index number.

## Options

Clicking on the "Options" button brings up the "Options" dialog box. Here you can choose to allow splitting of Aces, splitting any two cards, doublingdown for one card on any count, and also use bonus payments. The "Options" button is not enabled until a hand is over.

### **Bonus Payments**

If the "Use Bonus Payments" option is checked payoff will be 1.5:1 instead of 1:1 for the card combinations of 8, 7, 6 and 7, 7, 7. See Payoff topic for amounts paid for all card combinations and totals.

## Hitting and Standing

Click the "Hit Me" button to take another card. You may hit until you bust.

Click the "Stand" button to indicate that you do not want any more cards.

## Splitting

If neither of the splitting options are checked in the "Options" dialog box, you will be able to split your first two cards only if they are pairs (two Kings, two Fives, etc.) You cannot split Aces.

If the "Split Aces" option is checked in the "Options" Dialog, you will also be able to split Aces.

If the "Split any two cards" option is checked in the "Options" Dialog, you will be able to split any two cards. This option is not allowed in casinos, but selecting this option can make the game more exciting.

You can split up to three times for a total of four hands to play.

A hand that has been split cannot be split again.

When you split, a bet equal to the amount bet before the split will be made for you. If you do not have enough chips to make the bet you will be asked if you want to buy more. Answering yes will give you just enough chips to make the bet. You will not be able to split until you have enough chips to make the bet. Also, if you have already purchased \$100,000 in chips you will not be able to buy more until you have lost all of your chips.



## Doubling

If the "Double down on any count" option is not checked in the "Options" dialog box, you can double down for one card only if the total count of the values of the first two cards dealt to you equals 11. You can only double down on your first two cards. If you hit or split you cannot double down.

If the "Double down on any count" option is checked in the "Options" dialog box, you can double down for one card with any count.

When you double down, a bet equal to the amount bet before doubling will be made for you. If you do not have enough chips to make the bet you will be asked if you want to buy more. Answering yes will give you just enough chips to make the bet. You will not be able to double until you have enough chips to make the bet. Also, if you have already purchased \$100,000 in chips you will not be able to buy more until you have lost all of your chips.

## Insurance

If, when the cards are dealt, you have a natural and the dealers' up card is an Ace, you will be asked if you want insurance. Answering yes will cause half of your bet to be used for insurance and you will be insured. If you answer no you will not be insured. You are betting against the dealer having 21. Insurance pays 2:1. See the "Payoff" topic for a complete list of payoff situations.

If you are insured and the dealer has 21 you will collect 2 times the amount of insurance, or the amount of your original bet, since half of your bet was used for insurance. You will also get your bet back for pushing. Total payoff for the hand is 1:1.

If you are insured and the dealer does not have 21 you lose the insurance and collect on your 21. Total payoff is .25:1.

If you are not insured and the dealer has 21 you push.

If you are not insured and the dealer does not have 21 you collect 1.5:1.

Insurance is a sure thing. If you are insured you will collect at least .25:1 regardless of the outcome of the dealers' hand. If you are not insured you may only push. Of course, you could also win more.

# Payoff

When the message box asks if you want insurance:

	<u>Dealer Has 21</u>	<u>Dealer Does Not</u>
You are insured	1:1	.25:1
You are not insured	Push	1.5:1

**All other times:**

	<u>Dealer Doesn't Have 21</u>	<u>Dealer Does Have 21</u>	
		<u>Natural</u>	<u>No Natural</u>
You have Natural	1.5:1	Push	1.5:1
You have 21	1:1	Push	Push
You have 8,7,6 or 7,7,7 and using bonus payments	1.5:1	Push	Push

If your total is equal to the dealers' total you Push.

If your total is greater than dealers' total payoff is 1:1.

## ScoreBox Totals

The Total Chips number always reflects the current chips available. When you place a bet the Total Chips number is decremented and incremented to indicate the total chips available after placing a bet.

The Amount Bet number shows the sum total of all bets made during a hand.

The Amount Won number shows the sum total of all bets won during a hand. It reflects the amount collected, not the amount added to your total chips. The amount added to your Total Chips may be higher than the Amount Won. This is because you will also get your bet back if you win.

As an Example:

You have \$1,000 in Total Chips.

You bet \$100.

Total Chips will show \$900. AmountBet will show \$100.

You deal the cards and you split once.

Total Chips will show \$800. AmountBet will show \$200.

You win 1:1 on each hand.

Total Chips will show \$1,200. AmountWon will show \$200.

And, Amount Bet will be reset to \$0 so you can place a bet for the next hand.

## Strategy

The strategy shown in the scoreboard will indicate that you should hit, stand, double, or split. The specific strategy depends upon the cards you hold in your hand and the value of the dealers' up card. This strategy is based on computer calculations performed by Julian Braun of IBM as mentioned in "*According to Hoyle*", by Richard L. Frey. By using this strategy, Mr. Braun feels that you will at least break-even. The strategy shown in the scoreboard is based upon these assumptions:

- You can split Aces and pairs, but not any two cards.

- You can double down with any count.

- You have not split your hand.

If you have split your hand and see that the strategy suggests doubling down, just ignore it. You can only double down on the first two cards dealt to you.

## Soft and Hard 17 Description

A soft 17 occurs in situations where an Ace is counted as 11, and when added to the value of the other cards in a hand, yields a total count of 17. When this situation occurs the dealer must count the Ace as one and hit until his total equals 17 or greater.

Examples:

**Soft 17** - Dealer has an Ace and a Six  
or  
Dealer has an Ace, a Five, and another Ace

**Hard 17** - Dealer has an Ace, a Six, and a Ten  
or  
Dealer has an Ace, a Five, another Ace, and a Ten

Holding cards with the sum  
of their values exceeding 21

Taking another card



Holding cards with a total  
count of 21 or less.

Doubling down for one card is the process of making another bet equal to your original bet, and taking one and only one additional card. The hand is counted as one, but you will be paid twice if you win.

Splitting is the process of separating the first two cards dealt to you and making a bet equal to your original bet, and playing the cards as two separate hands. You may hit, split or stand on each. You are paid separately on each hand.

A natural is an Ace and any face card or ten for a total count of 21.

The sum total of your cards equals the total of the dealers' cards. You get your bet back if you push.

