

The object is for you to draw cards that total 21 or come closer to 21 than the dealer. All cards are at face value, except for the King, Queen and Jack which count as 10. An Ace will have a value of 11 unless that would give a player or the dealer a score in excess of 21 ; in which case, it has a value of 1 . The dealer starts the game. Every player gets 2 cards, face up. The dealer gets 2 cards, with a Hole Card (1 card face down). Only after all players' hands are played does the dealer disclose the Hole Card and play the dealer's hand. Once you have your 2 cards in front of you, you can choose to Stand (draw no more cards), or take a Hit (draw one or more cards) until you reach 21 or come as close as possible. However, you go over 21, you Break (automatically lose). A winning hand pays even money. Now the dealer turns over the Hole Card and acts on the hand according to the rules of the game. The dealer will draw to 16 and stand on all 17's. At the end of the game, if your count is the same as the dealer's it is a Standoff (nobody wins). If the player's count is greater than the dealer's count and both have not exceeded 21, or the dealer's count exceeds 21 and the player's count does not, the player wins.

## BLACKJACK HAND

In the event your first two cards are an Ace and any 10 value card, the dealer announces your hand as "Blackjack." You will be paid at this time, if the dealer does not have an Ace or a 10 value card as a face up card. If the dealer's hand is a Blackjack, the game is a Standoff. A player's winning Blackjack is paid off at odds of 3 to 2 . A two-card 21 wins over a multi-card 21 in all circumstances.

## BLACKJACK TERMS SPLITTING PAIRS

If you first 2 cards are a pair with the same numerical value, you may split them into 2 hands. You must bet the same amount as your original wager on each hand formed by splitting a pair. You must complete play on your first hand before playing your second hand. However, you may double down on each hand. If the split pairs are Aces, you will receive only 1 card on each. Because only 1 card is given when Aces are split, a player may not double down on Aces that have been split. Pairs may split a maximum of 3 times, for a total of 4 hands, if you split your initial pair and you receive an identically valued card to create another pair.

## DOUBLING DOWN

After you get your first two cards, except when your first 2 cards total 21. When doubling down, you draw only 1 additional card.


Please play responsibly, for help visit mdgamblinghelp.org or call 1-800-GAMBLER. Must be 21. Must present valid ID.

## INSURANCE

If the dealer's face up card is an Ace, and prior to anyone receiving additional cards, you may take insurance. To do this, you place a bet no more than one-half of your original bet on the insurance line. If the dealer's Hole Card is a 10, Jack, Queen, or King, you win your insurance bet at odds of 2 to 1 . If the dealer's Hole Card is any other card, you lose your insurance bet. The dealer collects all losing insurance wagers before continuing the hand. A player may wager an amount in excess of $1 / 2$ of the initial Blackjack Wager to the next unit that can be wagered in chips, when, because of the limitation of the value of chip denominations, half the initial Blackjack Wager cannot be bet.

CARD HANDLING
Players are not allowed to touch the cards.

## THE PLAYER'S HAND

The player is responsible for the correct count of his or her hand.

## HAND SIGNALS

The player is responsible for the proper use of hand signals to indicate Hit or Stand. Other decisions may be made verbally.

## LUCKY LADIES TM

Lucky Ladies ${ }^{\text {TM }}$ also known as "The 20 Point Bonus Wager" is regular Blackjack with an optional side bet.

## GAME OBJECTIVE

A player may make an optional bonus wager on whether the point count of their fist two (2) cards equals 20.

## PLAY

Each player who has placed a Blackjack wager may make a Lucky Ladies ${ }^{\text {TM }}$ bonus wager prior to the first card being dealt. After the initial two (2) cards have been dealt to each player and the dealer, the dealer will collect all losing bonus wagers and pay all winning bonus wagers. Following the settling of the Lucky Ladies ${ }^{\text {TM }}$ bonus wagers for each player, the play for Blackjack shall start.

## LUCKY LADIES BONUS BET PAYOUT SCHEDULE

 FIRST TWO CARDS:QUEEN OF HEARTS PAIR
1,000 to 1
(with dealer blackjack)
QUEEN OF HEARTS PAIR 200 to 1
MATCHED 20
25 to 1
SUITED 20
10 to 1
ANY 20
4 to 1
Only highest payout paid per player. Matched 20 is two identical cards.

## $21+3$ EXTREME ${ }^{\text {TM }}$

$21+3$ Extreme is an option bonus bet. Players may make a $21+3$ Extreme wager before any cards have been dealt. When a player's first two cards and the dealer's up card make one of the following three card poker hands and he/she has made a bonus bet, he/she will win and be paid according to the Bonus Payout Schedule below.

WINNING THREE CARD HANDS

