

## OPTIONAL BONUS WAGER

### LUCKY LADIES

Players have the option to place a side wager called Lucky Ladies where players are paid for receiving a point total of 20 in the first two cards dealt. The pay table is as follows:

Any 20	4 to 1
Suited 20	10 to 1
Matched 20	25 to 1
Queen of Hearts Pair	200 to 1
Queen of Hearts Pair with a Dealer Blackjack	1,000 to 1

## TABLE GAME GUIDE

# BLACKJACK



**RIVERS**  
CASINO & RESORT  

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**SCHENECTADY**

# BLACKJACK

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Perhaps the most popular casino table game is Blackjack. The object is to draw cards closer in value to 21 than the Dealer's cards without exceeding 21. The game is played with anywhere from one to eight decks of 52 cards each.

## HOW TO PLAY

After placing a bet in the circle, the Dealer deals two cards face-up to each player and two cards to the dealer; one face-up and one face-down. The Dealer then proceeds left to right around the table, announcing card point totals. Any card from 2 to 10 counts at face value; Jacks, Queens and Kings are counted as 10; and the Ace is counted as 11 unless that would produce a point total more than 21, in which case it is then counted as 1. Players are responsible for correctly computing their card point totals. Players signal their desire to stand by waving their hand palm down in front of them and signal they would like to take an additional card by scratching the felt in front of them. Players have the option of surrendering one half of their wager before drawing any cards to their hand, if the Dealer does not have a blackjack. After all players have had the opportunity to act on their hand, the Dealer turns over their hole card and takes additional cards based on the rules for the Dealer. If the player's hand is closer to 21 than the Dealer's, but does not exceed 21, or the Dealer's count exceeds 21, the player wins. A winning hand pays 1 to 1. In the event of a tie, neither hand wins or loses.

## BLACKJACK

A Blackjack is a total of 21 on the first two cards dealt and wins immediately unless the Dealer also has a Blackjack which results in a tie. Winning Blackjacks are paid 3 to 2. If the Dealer has an "up card" of 2 through 9, the Blackjack is paid immediately and the cards are removed. If the Dealer's up card is a 10 or Ace, the Dealer verifies whether they have a Blackjack prior to paying the player. On single or double deck games Blackjack is paid 6 to 5.

## PLAYER OPTIONS

### INSURANCE

When the Dealer's up card is an Ace, a player may make an additional wager known as Insurance, which

is a wager that the Dealer has a Blackjack. At the dealer's prompt, a player may wager up to half of their original wager. The insurance wager is paid 2 to 1 if the Dealer has a Blackjack. The Insurance wager is separate from the original wager. The game continues as normal after Insurance activity is settled. When a player has a Blackjack and the Dealer's up card is an Ace, that player has the option of taking "Even Money" for their blackjack in lieu of placing an insurance wager.

### SPLITTING PAIRS

When the first two cards received are of the same value, the player has the option of splitting them to form two separate hands. Pairs may be split two times for a total of three hands, except for Aces that may only be split once. Play must be completed on one hand before playing the next one. A player may double down after splitting and receiving the second card on the split hand. The wager on each hand must equal the original wager. Each hand may be hit as many times as desired. When splitting Aces, players receive only one card on each hand. If the dealer has a Blackjack, players only lose their original bet.

### DOUBLING DOWN

After two cards have been dealt to the player or after being dealt the second card on a split, players may make an additional wager up to the amount of the original bet and receive only one additional card. This is called "Doubling Down." The exception is players may not Double Down when their first two cards total 21. If the dealer has a Blackjack, players only lose their original bet.

### SURRENDER

After receiving the first two cards, a player will have the opportunity to surrender their wager when it is their turn to act on their hand, if they think that their hand will not beat the Dealer's hand. When Surrendering a hand, the player will forfeit half of their wager and the right to play against the Dealer. If the Dealer's first card is an Ace or a ten value card, the Dealer will verify that they do not have Blackjack prior to allowing a player to surrender their hand. If the Dealer has Blackjack, a player is not able to surrender.