Blackjack (Atlantic City style)

The game. The game is played between two players, the dealer and the player with a usual deck of $4 \cdot 13 = 52$ cards. Each card has a numerical value, the value of each numbered card is its number, the value of all pictures is 10 and the value of an ace is either 1 or 11, as chosen by the player holding it. In the first part of the game the player makes his bet and then gets two cards, (face up), and the dealer gets two cards, one with face up (the dealer’s upcard) and one covered. The player can now ask for any number of additional cards (hit) which he gets one by one as long as the total sum he has is at most 21 until he stands. If the total sum exceeds 21 (with all aces interpreted as 1, if there are any) he busts (and loses). Other possible actions of the player are to double his bet (double down) in which case he only gets one additional card, or, in case he has twice the same card, split, i.e., play two different games with each of them separately, each on the original bet. If he splits aces he is allowed only one additional card for each ace. If the dealer’s upcard is an ace the player can buy insurance: he pays the dealer half the bet, does not pay anything (but does not win as well) if the dealer’s second card is 10 (or a picture), and they play as usual in any other case. Once the player finishes his game, the dealer hits until he has a sum of at least 17, in which case he must stop. He must stop even if this is with an ace, that counts as 11. If he busts, however, with the ace that counts as 11 he keeps playing changing it into 1. The winner is determined as follows. If the player busts, he loses (and the dealer wins). Otherwise, if the dealer busts, the player wins. Otherwise, the one closer to 21 wins. In all these cases the winner gets the bet. In case of a draw, called push, nobody wins. In case the player has 21 with his two initial cards (blackjack) and the dealer does not, the player gets 1.5 times his bet.

The basic strategy. A hand of the player is called a hard hand if it contains no ace that can be counted as 11. If it contains such an ace it is called a soft hand. The general rules (subject to exceptions mentioned below) are as follows.

Hitting with a hard hand.

- If the dealer’s upcard is 2, 3, 4 hit till you get at least 13.
- If the dealer’s upcard is 5, 6 hit till you get at least 12.
- If the dealer’s upcard is 7, 8, 9, 10, A hit till you get at least 17.

Hitting with a soft hand.

- If the dealer’s upcard is 2 – 8 hit till you get at least 18.
- If the dealer’s upcard is 9, 10, A hit till you get at least 19.
- If you bust counting the ace as 11 count it as 1 and move to the previous table.
Exceptions.
The following are rules for double down and split.

Hard double down.

- If the player’s sum is 9 double down when the dealer’s upcard is 3 – 6.
- If the player’s sum is 10 double down when the dealer’s upcard is 2 – 9
- If the player’s sum is 11 double down when the dealer’s upcard is 2 – 10.

Soft double down.

- If the player has A2 double down when the dealer’s upcard is 5 – 6.
- If the player has A3 double down when the dealer’s upcard is 5 – 6.
- If the player has A4 double down when the dealer’s upcard is 4 – 6.
- If the player has A5 double down when the dealer’s upcard is 4 – 6.
- If the player has A6 double down when the dealer’s upcard is 3 – 6.
- If the player has A7 double down when the dealer’s upcard is 3 – 6.

Splitting.

- If the player has 2 – 2 split when the dealer’s upcard is 2 – 7.
- If the player has 3 – 3 split when the dealer’s upcard is 2 – 7.
- If the player has 4 – 4 split when the dealer’s upcard is 5 – 6.
- If the player has 6 – 6 split when the dealer’s upcard is 2 – 6.
- If the player has 7 – 7 split when the dealer’s upcard is 2 – 7.
- If the player has 8 – 8 split always.
- If the player has 9 – 9 split when the dealer’s upcard is 2 – 9 but not 7.
- If the player has A – A split always.

Remarks: Never take insurance. Never split 5 – 5 (which you may double down, according to the rules). Never split 10 – 10 (or pictures). The game, played according to this strategy, is even. Good luck (you will surely need it...)