Here's a card game where the object is for you to draw cards that total 21 or come closer to 21 than the dealer. All cards count at face value, except for the King, Queen and Jack which count as 10 , and the Ace which counts as either 1 or 11 , your choice.

The dealer starts the game. Every player gets two cards, faceup.
The dealer gets two cards, but one card is faceup and one facedown-the "hole" card. Only after all players' hands are played does the dealer look at the hole card and play the dealer's hand. All cards are dealt from a shoe.

Once you have your two 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, if you go over 21 , you "break" and 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 must draw to 16 and stand when 17 or more is reached. At the end of the game, if your count is the same as the dealer's, it is a "push" (nobody wins). If the player count is greater than the dealer's but does not exceed 21 , or the dealer's count exceeds 21 , the player wins.

## WHAT IF YOU GET Blackjack RIGHT AWAY?

In the event your first two cards are an Ace and any ten-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 ten-value card as a faceup card. However, if the dealer's faceup card is an Ace or a ten-value card, you will not be paid until the dealer's hole card is turned over. If the dealer's hand is blackjack, it is a push. A player's winning blackjack is paid off at odds of 3 to 2 .

In the event the player has blackjack (2-card 21) and the dealer draws to 21 , the blackjack is the winning hand and will be paid at odds of 3 to 2 .

In the event the player draws to 21 with more than 2 cards, the dealer's blackjack is the winning hand.

## Blackjack TERMS

Splitting Pairs - If your first two cards are a pair with the same numerical value, you may split them into two hands.

You must bet the same amount as your original wager on each hand formed by splitting a pair. If the dealer gets blackjack, only the original wager is collected. You must complete the play on your first hand before playing your second hand. However, you may double down on each hand. If the split pair are Aces, you will receive only one card on each. Pairs or cards with the same numerical value may be split three times (except Aces) for a total of four hands.

Doubling Down - After you get your first two cards, you may make an additional wager up to the original amount except when your first two cards total 21. When doubling down, you draw only one additional card. If the dealer gets blackjack after you've doubled down, only the amount of the original wager is collected.

Insurance - If the dealer's faceup card is an Ace, you may take insurance. To do this you place a bet-no more than one-half 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 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.

Even Money - When a player has blackjack and the dealer's faceup card is an Ace, you may choose to be paid even money for the blackjack in lieu of taking insurance.

Handling of Cards - Players are not allowed to touch the cards.
Value of 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.

Resplitting of Pairs - A player may split pairs up to three times (total of four hands). Aces may only be split once for a total of two hands.

Borgata may elect to periodically offer on a table-by-table basis the following Blackjack options. Signs on the table will indicate which options are in effect.

## SURRENDER Blackjack, A VARIATION

 OF THE BASIC GAME OF BlackjackAs a player's point total is announced, after the first two cards have been dealt, he/she may elect to discontinue play of his/ her hand for that round and surrender only one-half of his/her wager. If the first card dealt to the dealer is an Ace, King, Queen, Jack or 10 , the dealer will place the wager of the player wishing to surrender on top of the player's cards. If the dealer's second card results in a dealer blackjack, the player's entire wager will be collected by the dealer. However, if the dealer's second card does not result in a dealer blackjack, then one-half of the player's wager will be returned to the player.

Various side wagers may be offered on Blackjack. Please ask a gaming associate for details on any wager not explained in this brochure.

The offering of Surrender is subject to change upon written notification to the Casino Control Commission.

