

BLACKJACK: DEALING & SUPERVISING

**A COMPLETE MANUAL
TO INSTRUCT DEALING AND SUPERVISING
CASINO STYLE BLACKJACK**



TABLE OF CONTENTS

TABLE OF CONTENTS	i-iv
LIST OF ILLUSTRATIONS	v
INTRODUCTION	vi
ABOUT THE AUTHOR	vii

SECTION I - DEALER TRAINING COURSE OUTLINE

DEALER TRAINING COURSE OUTLINE	1-3
--------------------------------------	-----

SECTION II - BASIC

CHAPTER 1 - GAME RULES - HOW TO PLAY BLACKJACK

Game Rules - How to Play Blackjack	4
Dealer Requirements	4
Player General Rules	4-5
Player Bonuses	5
Player Options	7

CHAPTER 2 - GENERAL RULES & PROCEDURES FOR CASINO BLACKJACK DEALER

Chain of Command	8-9
Procedural Game Design	9
Standards of Conduct	10

CHAPTER 3 - BLACKJACK GAME EQUIPMENT

Blackjack Table	11-13
Playing Cards	13-14
Dealing Shoe	14

CHAPTER 4 - CASINO CHEQUES

Casino Cheques	15-17
Handling Casino Cheques	18-21
Readability Standards	22

CHAPTER 5 - HANDLING CARDS

Shuffling the Cards	23
Rules for Standard Casino Shuffle	24-26
Cutting the Cards	27-28

CHAPTER 6 - CARD DELIVERY

Card Delivery	29-34
Hole Card Procedures	34-36
Hit Procedures	36-39
Player Busts or Goes over 21	39-40
Card Total	42

CHAPTER 7 - TAKE AND PAY PROCEDURE

Take and Pay Procedure	41-45
------------------------------	-------

SECTION III - ADVANCED

Advanced Section	46
------------------------	----

CHAPTER 8 - BLACKJACK PAYOFF METHODS

Blackjack	47-48
Payoff Methods	49
Total Payoff (Totaling)	49-50
Blackjack Payoffs	50

CHAPTER 9 - INSURANCE

Insurance	51
Explanation of Insurance	51
Procedure for Insurance	52-54

CHAPTER 10 - DOUBLING DOWN

Doubling Down	55
Placement of the Double Down Card	56-57

CHAPTER 11 - SPLITTING PAIRS

Splitting Pairs	57-58
-----------------------	-------

CHAPTER 12 - SURRENDER

Surrender	59-60
-----------------	-------

SECTION IV - PROTECTION OF THE GAME OF BLACKJACK

CHAPTER 13 - BASIC RULES AND COMMUNICATION

Dealers Rules and Procedures	61-62
Communication	62-65
Color Change	65-66
Security and Protection of Game	66-67

CHAPTER 14 - CHEATING FROM THE INSIDE

Cheating From the Inside	68-71
------------------------------------	-------

CHAPTER 15 - CHEATING FROM THE OUTSIDE

Cheating From the Outside	72-74
-------------------------------------	-------

SECTION V - CREDIT PLAY

CHAPTER 16 - MARKERS

Marker	75-78
Call Bet (Bet/Table Marker)	77-78

CHAPTER 17 - FILLS AND CREDITS

Fills and Credits	79
Fills	79-80
Credits	80

CHAPTER 18 - CURRENCY AND LIMIT BETS

Money Plays	81-82
-----------------------	-------

SECTION VI - SITUATIONS

Special Situations	83
Dealer Procedures	83-88

CHAPTER 19 - MULTIPLE HANDS

Multiple Hands	89
--------------------------	----

CHAPTER 20 - DEAD GAME PROCEDURE

Dead Game Procedure	90
-------------------------------	----

CHAPTER 21 - RUN BACK THE CARDS

Run Back the Cards	91
------------------------------	----

CHAPTER 22 - TOKENS (DEALER TIPS)

Tokens (Dealer Tips)	92
--------------------------------	----

SECTION VII - FINDING & KEEPING A CASINO JOB

CHAPTER 23 - AUDITIONS

Auditions	93
Casino Simulated Audition	94

CHAPTER 24 - CASINO CUSTOMER SERVICE

Casino Customer Service	95
-----------------------------------	----

SECTION VIII - EXAMS

Blackjack Primary Exam	96-97
Blackjack Payoff Quiz	98
Insurance and Blackjack Quiz	99-101
Blackjack Final Exam	102-107

SECTION IX - GLOSSARY OF GAMING TERMS

Glossary of Gaming Terms	108-116
------------------------------------	---------

SECTION X - INDEX

Index	117-121
-----------------	---------

LIST OF ILLUSTRATIONS

Multiple Deck Basic Strategy - Las Vegas Rules Chart	6
Chain of Command Chart	8
Blackjack Table	11
Deck of Playing Cards	13
Dealing Shoe	14
Casino Cheques	15
21 Rack	17
Sizing Cheques	18
Drop Cutting	19
Shuffle	23
Stripping Cards	25
Multi-Deck Shuffle	26
Cutting Cards	27
Hand Held Deck	30
Pitching Cards	31
Cards Out of the Shoe - 6 Decks	34
Hole Card Peek	36
Key Blackjack Payoffs	50
Insurance Situation	52,54
Doubling Down	57
Splitting Pairs	58
Chart of Alert/Approval Calls	64
Marker	75
Fill Slip	80
Credit Slip	80

I. INTRODUCTION

A. To be a successful casino blackjack dealer and eventually a successful casino supervisor it takes a composite total of the following three skills:

1. Number one, and most important, are the Human Relations skills that are mandatory in any people related business. Dealing blackjack, as in dealing all casino games, is not a high tech business. The most important skill a prospective casino dealer should possess is the desire and ability to get along with people. Good human relations skills (i.e., the ability to handle people) are of the utmost importance in this field. These human relations skills mean that a dealer should maintain a professional attitude as defined by the casino employing the dealer, it does not mean that a dealer should act like a salesperson. These skills will be dealt with and emphasized in this book and I cannot stress enough the importance of this. Dealers must be in tune with handling both the casino customers and their own casino supervisors. This requires the utmost in people or human relation skills.
2. Number two is the skill of Manual Dexterity that every dealer must learn in order to function in the capacity of a blackjack dealer. These skills, the actual handling of the cards and chips in a professional and procedurally correct method, is the brunt or the emphasis of this book - this is what dealing is all about. The manual and systematic manner in which the skilled dealer controls the game are basically taught in any dealing course. What must be stressed in the area of dexterity training is the practice time that is involved. No matter what is taught in this course in written form or in video form, these dexterity training exercises must be practiced on the students own time. Dealers do not become adept at card and chip handling by accident. These skills require many hours of personal practice time.
3. Number three is the mathematical skills needed by all Blackjack dealers. These basic mathematical skills again are not a high tech thing, but a basic knowledge of simple math. More than just being able to add up to twenty one but the ability to figure out basic bet payoffs using a three-to-two ratio for a blackjack payoff is required. These skills will be taught and stressed in this book.

B. The casino business is the growth business of the nineties. More and more the businesses of today are service orientated operations. The casino business or Gaming is the epitome of a service orientated business and should be taught in this respect, and with this book we will make some headway.

SECTION 1 - DEALER TRAINING COURSE OUTLINE

I. DEALER TRAINING COURSE OUTLINE

To properly train the new casino dealer in any course, the course should be structured to meet daily (Mon-Thur) for at least 3 hours per day. Depending on the speed or proficiency of the novice dealers the course should last up to four weeks. Some dealers will develop their skills in 3 weeks, some need additional time. These parameters hold true for blackjack, some game time frames may be shorter or longer. The following could be a useful schedule:

Week 1

Monday

1. Orientation
2. Shuffle
3. Stripping (Single Deck)
4. Cutting the Deck
5. Holding the Deck
6. Pitching Cards (Single Deck Delivery)
7. Dealers Cards (Face up- & Hole Card)

Tuesday

1. Shuffle (Double Deck)
2. Pitching Cards to Spot
3. Hitting Players Hands
4. Hitting Dealers Hands
5. Turn & Spread Cards
6. Counting Cards (Soft & Breaking Hands)
7. Picking Cards up in Order
8. Running Back all Hands

Wednesday

1. Correct Cheque Rack Usage
2. Making Change
3. Color Change
4. Taking & Paying Bets
5. Casing the Layout
6. Counting Drills

Thursday

1. Review the Weeks Work
2. Give & Correct Verbal Primary Exam
3. Introduction to Insurance
4. Blackjack Payoffs

Week 2

Monday

1. Dealer Relief
2. Blackjack Payoffs
3. Advanced Insurance
4. Splits
5. Double Downs

Tuesday

1. Dealing out of the Shoe
2. Shuffle (shoe)
3. Cutting the Multiple Deck
4. Loading the Shoe
5. Burn Cards
6. Face Down Shoe Game
7. Hole Card Peek
8. Hitting Players Hands

Wednesday

1. Pick & Pay Blackjack
2. Conversions
3. Review Insurance
4. Face Up Game
5. Counting Drill
6. Blackjack Payoff & Insurance Quiz

Thursday

1. Credit (Markers)
2. Insurance Markers
3. Call Bets
4. Review
5. Give & Correct Mid-Term Exam

Week 3

Monday

1. No Peek Blackjack
2. Markers With No-Peek
3. Practice Double Deck
4. Counting & Insurance Drill

Tuesday

1. Game Protection
2. Dealer Calls
3. Review

Wednesday

1. Table Minimums & Maximums
2. Multiple Hands
3. Dead Games
4. Opening Games
5. Closing Games

Thursday

1. Review Week 3
2. Deal Real Game Action
3. Deal Double Deck

SECTION II - BASIC

CHAPTER 1 - GAMES RULES - HOW TO PLAY BLACKJACK

I. GAME RULES - HOW TO PLAY BLACKJACK

- A. It is imperative for the novice dealer to have a good knowledge of how the game of blackjack is played. The object of blackjack or 21 is for the players to beat the dealer. Each player plays individually against the dealer comparing the value of his cards against the value of the dealers cards.
- B. All players who make a bet in the betting circle in front of themselves receive two cards. These cards could be dealt face up or face down dependent on how the house rules are set up. The dealer receives two cards also, one dealt face down and one dealt face up. The players' bets cannot be changed after receiving their cards except in certain option situations (splits and doubling down). After each player receives his initial two cards the players must decide individually if they wish to draw more cards. Players can have as many cards as they wish but if the total of their cards goes past 21, the player loses automatically.
- C. The cards are valued as follows:
 - 1. Picture cards (king, queen, jacks) and tens are all ten value cards.
 - 2. Aces are worth one or eleven.
 - 3. All other cards are face value (6=6).

II. DEALER REQUIREMENTS

- A. The dealer must stand or draw his cards by these rules, Seventeen or over he stands, Sixteen or under he draws, if the total goes over 21 the dealer loses automatically. After all players and dealer cards are drawn, the dealer compares his totals to each individual players. If the dealer's card total is larger than the player the house wins, if the dealer's total is lower than the player's the player wins, if the dealer and the player totals are the same, there is a tie and no one wins or loses.

III. PLAYER GENERAL RULES

- A. The game of Blackjack is a game of decisions, when to stand or when to draw. These decisions when standardized and used in correct systematic fashion are called Basic Blackjack Strategy. Be systematic and automatic. Generally, the player should always stand on 17-20, and the player always draw on 11 or under.

With player's card total of 12-16 the player may make his decision based on the dealer's up card, the one shown to the players. The unseen card should always be presumed to be a ten value card. Therefore, in making draw or stand decisions with a player 12-16 if the dealer shows 7,8,9 or 10 as the up card assume the dealer for 17 or above and draw accordingly. If the dealer shows 6 or under as up card, dealer must draw (he can't have 17), therefore, player should stand with 12-16.

IV. EXPLANATION OF BASIC STRATEGY CHART

A. The chart that depicts basic strategy is designed to help the player make the right decisions in the game of blackjack. Frankly, a player can draw cards whenever he wants to in the game of 21, unlike the dealer, there are not set rules concerning drawing cards for the players. The player receives his initial two cards and can stand or draw on his whim. To play this game correctly, the player must draw cards or stand with his initial two cards based on what card the dealer is showing. Using the dealer's up card to make an educated guess on what the dealer will do is the basis of strategic blackjack. Thus basic blackjack strategy.

B. On the Basic Strategy Chart you see a column on the left that consists of numbers called player's hand. You also see numbers across the top of the page where it states dealer shows. Simply go across the column from players hands and down from dealer shows to find out the correct strategic play.

Example: Player's hand totals 17 and the dealer shows 6, the player's decision should be to stand.

Example: Player's hand totals 14 and the dealer shows 9, the player's decision should be to hit.

C. There are four basic decisions that are available to the player in the game of blackjack.

1. These decisions, Stand (S), Double (D), Split (SP), or Hit (H) are shown in the Basic Strategy Chart along with when to use these decisions. Using the decisions as shown in the Basic Strategy Chart brings the house advantage down to the lowest possible percentage figure.

2. A player can make any decision they want as far as the casino is concerned. We, as dealers or management, should not be in the position to insure that all players play good basic strategy. All players should be left to make their own decisions.

MULTIPLE DECK BASIC STRATEGY **LAS VEGAS RULES**

DEALER SHOWS:

	2	3	4	5	6	7	8	9	10	A
PLAYER'S HAND:										

17	S	S	S	S	S	S	S	S	S	S
16	S	S	S	S	S	H	H	H	H	H
15	S	S	S	S	S	H	H	H	H	H
14	S	S	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
12	H	H	S	S	S	H	H	H	H	H
11	D	D	D	D	D	D	D	D	D	H
10	D	D	D	D	D	D	D	D	H	H
9	H	D	D	D	D	H	H	H	H	H
8	H	H	H	H	H	H	H	H	H	H
A/8	S	S	S	S	S	S	S	S	S	S
A/7	S	D	D	D	D	S	S	H	H	H
A/6	H	D	D	D	D	H	H	H	H	H
A/5	H	H	D	D	D	H	H	H	H	H
A/4	H	H	D	D	D	H	H	H	H	H
A/3	H	H	H	D	D	H	H	H	H	H
A/2	H	H	H	D	D	H	H	H	H	H
A/A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
10/10	S	S	S	S	S	S	S	S	S	S
9/9	SP	SP	SP	SP	SP	S	SP	SP	S	S
8/8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
7/7	SP	SP	SP	SP	SP	SP	H	H	H	H
6/6	H	SP	SP	SP	SP	H	H	H	H	H
5/5	D	D	D	D	D	D	D	D	H	H
4/4	H	H	H	H	H	H	H	H	H	H
3/3	H	H	SP	SP	SP	SP	H	H	H	H
2/2	H	H	SP	SP	SP	SP	H	H	H	H

S = Stand D = Double SP = Split H = Hit

NEVER TAKE INSURANCE

V. PLAYER BONUSES

A. Player Bonus - BLACKJACK

A blackjack is any ten value card and an ace together on the first two cards. A blackjack is an automatic winner for player or dealer. If both receive a Blackjack it is a tie. If the player receives a Blackjack the player receives a 3 to 2 payoff as a bonus (1 + 1/2 total payoff).

VI. PLAYER OPTIONS

The players only have the choice of using these options at their whim.

A. Player Option - INSURANCE

If the dealer shows an Ace as his up card he will offer the Insurance bet. This is a bet the players can make if they think the dealer has a Blackjack. The amount bet on insurance is limited to up to half of the players original bet. If the dealer has Blackjack the players win the Insurance bet, if the dealer does not have Blackjack the player loses the insurance bet. The Insurance bet pays 2 to 1.

B. Player Option - DOUBLING DOWN

Doubling Down is an optional bet the player may make during the course of play. After receiving their first two cards, the player may elect at this time to double their bet. The catch is the player must receive a card, only one card. The optimum time for doubling down is with player two card totals of eleven or ten but other times could be appropriate dependent on the dealers up card.

C. Player Option - SPLITTING PAIRS

If the player's first two cards are the same value, the player may elect to split this pair. The player is creating two individual hands to be played against the dealer's cards. Another bet of the same denomination is required. As many cards as desired can be drawn on each hand (except with aces). Any pair can be split with most split decisions based on dealers up card.

D. Player Option - SURRENDER

The surrender option is offered in most major casinos. If after the players first two cards the player wishes to give up at this point he can. The player will surrender half of his bet and his hand is thrown in at this point. This option allows the player to cut his losses in half in obvious losing situations.

CHAPTER 2 - GENERAL RULES & PROCEDURES FOR THE CASINO BLACKJACK DEALER

I. CHAIN OF COMMAND

- A. As in any other business the casino operation is set up with an organizational chart. As with any organization a certain chain of command or line authority is to be set up and followed. Almost like the military this chain of command is somewhat rigid and adhered to especially in larger casinos. Deal with the turn organizational charts furnished, informal, grape vine, etc.

CHAIN OF COMMAND CHART

CASINO MANAGER					
SHIFT BOSS		SHIFT BOSS		SHIFT BOSS	
PIT BOSS 21	PIT BOSS Craps	PIT BOSS 21	PIT BOSS Craps	PIT BOSS 21	PIT BOSS Craps
FLOORMEN	FLOORMEN	FLOORMEN	FLOORMEN	FLOORMEN	FLOORMEN
FLOORMEN	BOXMEN	FLOORMEN	BOXMEN	FLOORMEN	BOXMEN
DEALERS	DEALERS		DEALERS	DEALERS	
DEALERS	DEALERS		DEALERS	DEALERS	
DEALERS	DEALERS		DEALERS	DEALERS	
DEALERS	DEALERS		DEALERS	DEALERS	
DEALERS	DEALERS		DEALERS	DEALERS	

- B. As a dealer you are responsible for the game you are assigned to and report directly to the floor supervisor assigned to your game. That floor supervisor reports to the pit supervisor who in turn reports to his respective shift manager. Breaking this chain is frowned upon both by your peers and your supervisors.

II. PROCEDURAL GAME DESIGN

- A. The rules and dealing procedures of a casino game have to be organized and standard. These methods and procedures have been refined and developed over many years mostly through trial and error to create the best and most protected way to deal the game.

In all game movements or dealings three things must be considered:

1. **Readability**

The floor person, surveillance personnel and game participants must be able to see and understand all the dealers actions. This calls for a certain orderliness in the dealers procedure of both dealing the cards and paying the bets. Certain things are done at certain times not at the whim of the dealers. Each action of the dealer must be laid out for all to see or read.

2. **Game Security**

Designed into all dealing methods are systems for protection against cheating by both the players and the dealers. By following these systematic protective procedures the dealer insures the integrity of the game. A properly dealt game is protected from cheating.

3. **Uniform Motion**

All actions by a Blackjack dealer requires a specific motion. These dealing motions have been standardized by casinos to bring a degree of game protection into the game. This uniform motion or standardized procedural fashion is the most likely way to protect against a dishonest dealer or dishonest game. It is the most important tool a casino operator has to maintain game integrity. Casino supervisors are accustomed to seeing the game dealt in a particular manner. Any variation would indicate something wrong and should trigger alarm bells to that supervisor.

III. STANDARDS OF CONDUCT

- A. As a casino employee dealing with large sums of money in a gambling atmosphere, a certain ethical responsibility is mandatory and must be above suspicion. A dealer is an agent of the casino operator and must maintain a sense of honesty and integrity at all times. Any variation of this honesty will reflect on the casinos reputation and will adversely reflect on business.

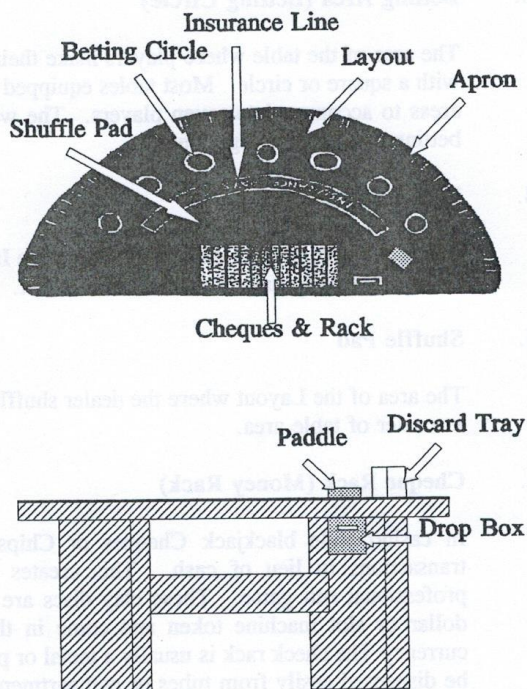
Three rules apply here:

1. You are judged by the company you keep.
 2. There is no substitute for honesty.
 3. Dependability and being "up front" is mandatory.
- B. Be pleasant and helpful to all players. This is a customer service orientated business. Treat customers as pleasantly as a guest in your house but don't forget you are working for the house in a gaming venture.
- C. Players must be allowed to make their own betting and playing decisions without interference or suggestions from the dealers. Don't play the players money.
- D. When off the game do not fraternize with the players, go to your required break area.

CHAPTER 3 - BLACKJACK GAME EQUIPMENT

I. BLACKJACK TABLE

A. Blackjack Table Illustration



B. Description of Blackjack Table Parts

1. Table Layout

The felt playing surface of a 21 table is called a Layout. At one time these felt coverings came in just a green color but modern casino manufacturers now produce almost any color imaginable. The color of the layout must contrast with the playing cards not letting the cards blend in with the felt. Under the layout should be a pad of foam or sponge rubber so cards can be handled more efficiently. The printed part of this Layout is actually where the game is played.

2. **Apron**

The part of the layout with no printed material on it, that is closest to the players is called the Apron. This is where the players can put their drinks, ashtrays, money (and nothing else),

3. **Betting Area (Betting Circle)**

The area of the table where players make their bets. Sometimes outlined with a square or circle. Most tables equipped with seven separate betting areas to accommodate seven players. The wager must be placed in the betting area to be a legal bet.

4. **Insurance Line**

The area where players make their respective Insurance bets. Wager must be in this area to have a valid Insurance bet.

5. **Shuffle Pad**

The area of the Layout where the dealer shuffles the cards. Usually right in center of table area.

6. **Cheque Rack (Money Rack)**

In casino style blackjack Cheques or Chips are used for all money transactions in lieu of cash. This creates a much easier and more professional run game. These clay discs are about the size of a silver dollar or slot machine token and come in the same denominations as currency. The check rack is usually a metal or plastic tray where chips can be dispensed easily from tubes or compartments.

7. **Discard Tray**

A clear plastic card holder where the dealer uses to hold cards that have already been played. Always on the right side of the Blackjack game.

8. **Drop Box**

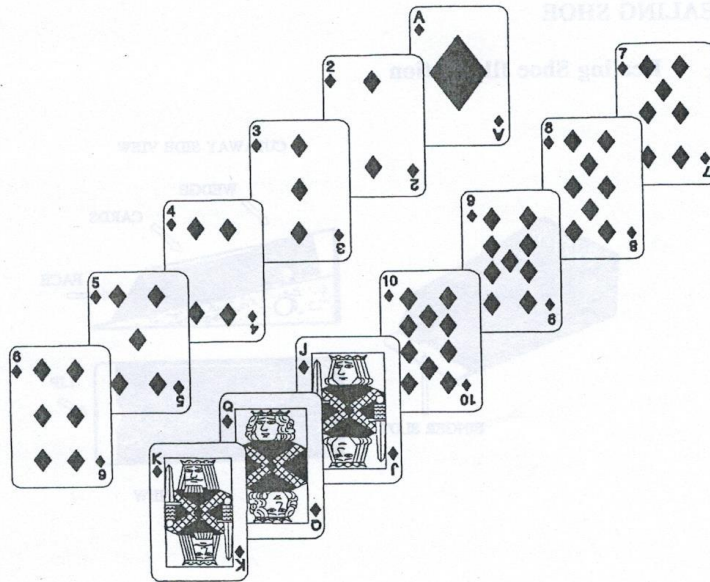
A steel box mounted under the table to hold currency. The dealer exchanges all currency on the game for cheques and drops the cash into the drop box through a hole in the top of the table.

9. **Paddle**

A plastic device used to push currency through the hole in the table into the drop box.

II. PLAYING CARDS

C. Deck of Playing Cards Illustration



D. Description of Playing Cards

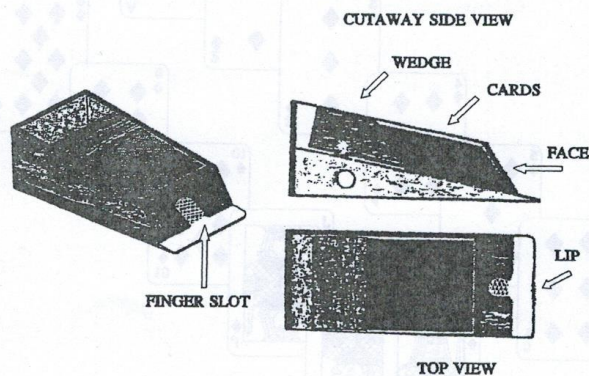
Casino playing cards are made and distributed by many gaming equipment manufacturers. Companies such as Paul-son Card co., Gemmaco, U.S. Playing Cards, Liberty and Hoyle are all recognized card manufacturers. Usually the respective casinos have their insignia and logo printed on the cards. A print or pattern design is used with little or no border work. Simplistic designs work best to discourage marking and cheating.

Standard decks consist of 52 cards divided into four suits (diamonds, clubs, hearts, spades). Each suit is made up of 13 cards: Ace, 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen and king).

Standard cards are two and one half inches wide and three and one half inches long. Cards are made up of three layers of cardboard glued together. These cards can be used indefinitely but through normal wear and tear the casinos generally limit their use to one casino shift and then replace with new cards. Playing cards can also be made of plastic, promoting longer usage. Plastic cards can be washed cleaned and reused but plastic cards generally are smaller and more flexible, making them easily worked with for cheating purposes. Most casinos use the standard cardboard playing card.

III. DEALING SHOE

A. Dealing Shoe Illustration



B. Dealing Shoe Description

The standard casino dealing shoe is a plastic device used to hold and deliver playing cards. Dealing shoes can vary in size and are equipped to hold different amounts of cards. A four deck shoe, six deck shoe, eight deck shoe and even larger shoes for games such as Baccarat. All have a wedge and faceplate to hold the cards. The sides will always be a transparent plastic to enable both customer and casino employees to see the contents. All have a finger slot where the dealer can use to draw the cards out. Some casinos have installed even further card protective devices to keep the customer from peeking at the next card. Skirts and faceplate covers are not a rarity. Shoes are chained to the table as a further protective device. The roller device is used to keep cards in place inside the dealing shoe. Altered or "Gaffed" shoes have a prism installed over the face plate to read or peek at the next card.

CHAPTER 4 - CASINO CHEQUES

I. CASINO CHEQUES

A. Reasons Casinos use Cheques

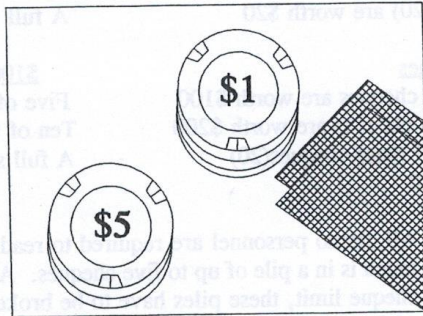
In the great majority of modern casinos cash or currency is not used for playing the game. (In Nevada, currency can be used in some situations for betting but never for paying.) Dealers will change the customers currency, usually at the blackjack game, into casino gaming chips. In the casino business these chips are called CHEQUES. Any live table game chip with a monetary value inscribed on it with the casino logo is called a cheque.

A CHEQUE IS A TRANSFERABLE MONETARY INSTRUMENT IN THE CASINO WHERE IT IS ISSUED, THAT CASINO'S CURRENCY. These cheques are to be used for gaming and can be turned into cash at the casino cashier's cage.

The main purpose for using casino chips are:

1. Cheques are easier to use, they tend to let the dealers operate the game at a quicker tempo.
2. Easier to read. Casino supervisors need to be able to watch and read the amount of cheques going out of a game bankroll. Paper currency would be near impossible to read hence the need for readable currency, i.e., casino cheques.

B. Casino Cheques Illustration



CASINO CHEQUES

C. Description of Cheques

1. Standard casino style gaming cheques are a clay based disc roughly the size of a silver dollar. Most cheques have a diameter of one and nine sixteenths and approx one eighth inch in diameter.
2. These cheques come in different weights with some even having metal inserts in the middle. All casino cheques will have the casino name or logo embossed on them along with the denomination of the cheque. These denominations for gaming purposes will be the following: \$1, \$5, \$25, \$100, \$500 and \$1000. Cheque denominations will also be color coded, in other words each denomination will be a different and contrasting color. No denomination should even closely resemble any other.
3. There are no formal standardization to these colors, a casino can color a certain denomination whatever it likes. Through the years a certain quasi-standardization has come about, generally speaking at least in Nevada, \$5 cheques are red or reddish designed, \$25 cheques are green or greenish designed and \$100 cheques are black or a blackish design.

D. Storage and Accountability Features

1. For the purposes of accountability and readability cheques are counted by reading stacks of cheques. Each stack has 20 cheques in it. When breaking down a stack to count it, \$1, \$5, & \$100's should be separated into groups of fives. \$25's should be separated into groups of fours.

\$1.00 Cheques

Five of these cheques are worth \$5
Ten of these cheques are worth \$10
A full stack (20) are worth \$20

\$5.00 Cheques

Five of these cheques are worth \$25
Ten of these cheques are worth \$50
A full stack(20) are worth \$100

\$25.00 Cheques

Four of these cheques are worth \$100
Eight of these cheques are worth \$200
A full stack of these cheques(20)
are worth \$500

\$100.00 Cheques

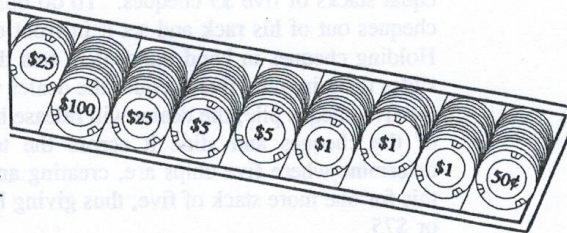
Five of these cheques are worth \$500
Ten of these cheques are worth \$1000
A full stack(20) are worth \$2000

2. All casino personnel are required to read cheques or be able to tell how much is in a pile of up to five cheques. After these piles get over the five cheque limit, these piles have to be broken down into readability figures of less than five checks. In other words to count cheques break them down into units of five or in the case of \$25 cheques in groups of four.

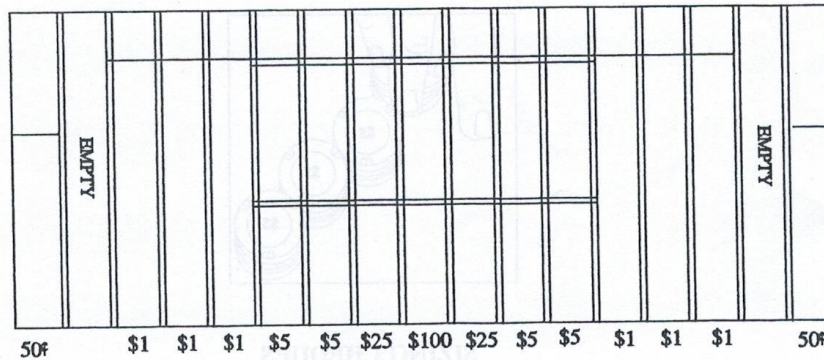
3. When cheques are stored either for safekeeping or delivery to the respective games, these cheques are kept in specially designed cheque racks that hold 100 checks in five tubes of 20.

E. Blackjack Table Cheque Rack

Each 21 table will have its own cheque rack to hold that particular games bankroll. This rack will hold the casino cheques the dealer will use in paying winning bets and will store all the cheques the dealer collects from losing bets. This generally metal cheque rack can vary in size proportionally to the 21 table. Each cheque rack consists of a series of holding tubes for the various denominations of cheques. These cheques will be set up in the cheque racks in certain fashion as per the respective casinos design and betting limits. As far as cheque rack set up goes one rule is standard, Smallest denomination cheques remain in the outside tubes (closest to the players) and larger denomination cheques are placed more toward the middle.



21 RACK



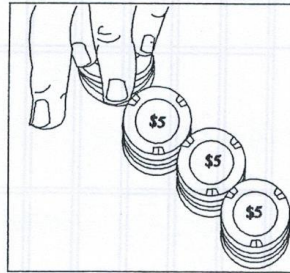
II. HANDLING CASINO CHEQUES

A. Cutting Cheques

Casino personnel call the counting or handling of chips, "Cutting Cheques". In this type of cutting no knife or sharp object is used. What the dealer is actually doing is cutting or counting an amount of cheques out from a stack of cheques. From making change to paying or taking bets, the majority of the dealers time is spent cutting cheques therefore a proficiency at this dealer function is mandatory. Practice is the only way to gain perfection at this skill. There are three ways to cut cheques:

1. Sizing

By far the best way to cut cheques is by Sizing. This is the manner where dealers slide an amount of cheques into a small stack of cheques thereby making two equal piles. Example: For \$75 the dealer would create three equal stacks of five \$5 cheques. To do this the dealer must first get five cheques out of his rack and set it in front of himself on the shuffle pad. Holding cheques in hand the dealers sets these cheques on the table and slides them into the five cheques the dealer will use as a target. Reaching the five cheque pile, the dealer will release his index finger from the grasp of the cheques and slide it across the top of the target cheques to determine where five chips are, creating another stack of five, repeating this for one more stack of five, thus giving him three stacks of \$5 cheques or \$75.



SIZING CHEQUES

Using this sizing technique is the most popular way to cut cheques for a number of reasons. Speed, readability and game protection are all utilized when cheques are cut in this fashion. It is also very hard for even the most nervous "break in" dealer to make a mistake when sizing cheques.

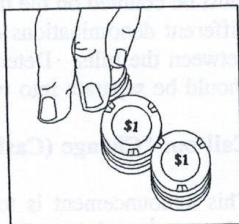
2. Picking

Even before you learn how to size cheques you have to get the cheques out of the racks. This is done by Picking the cheques out of the tubes and setting them on the shuffle pad directly in front of the dealer. Easily enough this is done by the dealer reaching into a tube with the index finger and thumb and picking out the required amount between these two fingers then setting this amount in front of himself on the shuffle pad.

Most dealers will use a combination of both picking and sizing to arrive at a given figure. Example for \$10 change, pick five singles from the tube then size into it for two stacks of \$5 or \$10.

3. Drop Cutting

For games that require a lot of cheque handling such as craps and roulette, dealers are required to learn to cut cheques by Drop Cutting. Learning this skill as a Blackjack dealer will make your job a lot easier and develop you into a multi-game dealer with greater ease. To drop cut, first grab a handful of cheques and hold them in the manner you would for sizing. Release your index finger from this grip and slide this finger up the side of the stack as an indicator or guide. When you reach the amount of cheques you wish to cut out stop and firm that index finger up against the stack in your hand. Using your thumb, slide out the required amount of cheques that you wish (that will be the amount beneath your index finger guide). Now place this amount on the shuffle pad and you have your required amount. Sound Easy? Try it and then keep trying it - practice.



DROP CUTTING

In paying bets if you have a choice of Picking, Sizing or Drop Cutting, always SIZE INTO THE BET. Everyone involved will be happier.

B. Making Change

1. Definition

The act of exchanging in a larger unit of money or cheques for an equal value of smaller unit cheques. Change is an even par transaction that is by far the predominant job duty of a dealer. There is an almost constant flow of currency and casino cheques that the dealer is required to exchange.

Each specific type of transaction or exchange has a name and is handled in sometimes different fashion by the dealer.

At this point the two types of exchange that will be covered are:

- a. Change for Cash Money (currency)
- b. Change for Casino Cheques

In both of these circumstances, the player is receiving casino cheques to make a bet. These transactions should be handled in a standard, formalized procedure which follows.

2. Procedure for Making Change (Currency for Cheques)

a. Count the Money.

The currency for which the customer wants to purchase cheques must be counted on the table. Spread the money and separate into different denominations on the shuffle pad, with a definite space between the bills. Determine a total. Example of ten \$20 bills, should be separate into two sets of five \$20's.

b. Call out "Change (Cash Amount)"

This announcement is to let the Casino Floor Supervisor know what you are doing. Every time you take an amount of cheques out of your rack that floor supervisor must be notified. It is imperative this Alert Call be made with change.

c. **Cut Out Amount of Cheques**

With the currency still on the table the next step is getting the required amount of cheques out of the rack. This is done on the shuffle pad adjacent to the cash to show everyone involved the par transaction. A combination of picking and sizing checks is the best way to get the cheques out of the rack.

d. **Hand Off the Cheques**

Stack up the cheques and hand them off to the player, depositing these cheques right in front of the player. Never hand off cheques with both hands or in a closed fist manner. This will hide the amount you are handing off. Instead, pile cheques into single stack, put index finger on top of the stack, place thumb and middle finger around outside of stack then hand it off.

e. **Drop the Currency**

After this change has been accepted then the cash is dropped in the table drop box. Pick up the cash with the left hand. Lift up the paddle with the right hand then place the currency over the drop box slot on the table. Push the paddle down into the drop box, pushing the money through the slot.

NEVER DROP THE CASH BEFORE YOU GIVE OUT THE CHANGE.

3. **Procedure for Making Change (Cheques for Cheques)**

This procedure is the same as a currency for cheque transaction except this is called "Cheque Change". All procedures are the same except when you make your Alert call you call out "Cheque Change".

Do not drop the amount of cheques you have changed into the drop box but deposit these cheques back into the cheque rack.

NEVER PUT THESE CHEQUES BACK INTO THE RACK UNTIL AFTER YOU MAKE THE CHANGE.

III. READABILITY STANDARDS

- A. There are certain standard rules that most casinos use as far as reading cheques go. The casino floor supervisor, security personnel, and the customer must be able to read these cheques from all sides of the table. All money transactions must be seen and plainly understood.

The readability rules are as follows:

1. Never stack cheques over five high (for \$25 cheques, the rule is four high).
 2. Use equal stacks where possible (this rule applies with six or more cheques). Example: \$40 would be 4 & 4(\$5 cheques) not 5 & 3.
 3. Break down Multi-Colored stacks into their same colors or denominations.
- B. Any odd amount of cheques should be broken down as any other stack with the odd cheques in front of the equal stacks. This stack could be bridged also. Example: \$45.00 = 4 & 4 with the odd \$5 cheque out front or bridged.

CHAPTER 5 - HANDLING CARDS

I. SHUFFLING THE CARDS

A. Shuffle

1. Shuffling the cards is another function, as making change, the dealer will do repeatedly during the course of an eight hour shift. Shuffling (or a proper mix of the cards) is imperative to get a fair and random output of hands. This mix of the cards, unlike the home game or unprofessional style of card game shuffles, should be done the same way every time.
2. A standard procedure of shuffling is mandatory in all casino style blackjack games. Contrary to public belief, the dealer does not shuffle how or when he wants to. The dealer shuffles in a standardized fashion that the casino has deemed as their shuffle. All dealers will shuffle when the cards reach a certain level in the dealing shoe, not when they feel like shuffling. Casinos can have different shuffle rules to follow which vary from operation to operation but basic shuffle techniques remain the same. For the purpose of this book we will call these basic shuffle techniques the Standard Casino Shuffle.
3. It is imperative that the importance of the casino shuffle is stressed here. One of the main priorities of the casino supervisor is to watch and monitor the dealers shuffle. If there is to be a scam or a possible cheat involving a blackjack game, more than likely the point of inception is the shuffle. Whether it is a cheat involving employees or an outside agent, the house or the casino is most vulnerable when the cards are being shuffled. We will talk more of the shuffle when in the security portion of this book.

SHUFFLE



II. RULES FOR STANDARD CASINO SHUFFLE

A. Box the Deck (Straighten the Deck)

1. Box or clean the deck by using two middle fingers on the ends of the deck and two thumbs on the side of the deck towards the dealer.
2. Move middle fingers and thumb toward each other until deck is boxed straight.

B. Half the Deck

After boxing the deck and holding the deck in this manner flat on the table, this deck needs to be broken in half.

1. This is done with the two middle fingers outside of the deck and the two thumbs on the inside of the deck.
2. Break the deck in half with one half on the left and one half on the right.

C. Butt the Halves Together

This is done by butting the two broken halves together end to end.

D. Riffle the Deck

The mixing of the cards in what lay people call shuffling is actually called a riffle.

1. This is done by laying hands flat on top of both halves touching middle fingers together and thumbs.
2. Put pressure with middle fingers and thumbs against cards.
3. Now lift thumbs with cards off the table, leaving middle fingers on table.
4. As cards and thumbs are up off the table, release some pressure so that when the cards fall the corners will interlock, riffling the cards.

In practicing this remember the work is done by the THUMBS and not the forefingers.

E. Join the Deck Together

At this point after the cards are riffled and the corners are interlocked, it is at this time you push the cards together.

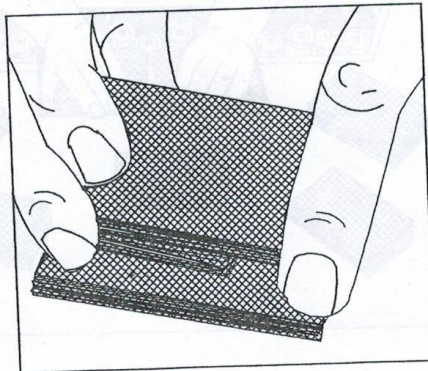
1. This is done by putting the middle fingers on the outside of the decks and the thumbs on the insides and firmly grasping the decks.
2. At the same angle the cards were riffled push the stacks together as far as they will go. These cards must be pushed together at an angle and not straight ahead. After being pushed through the cards should end up angled.
3. Take the middle finger and thumb and straighten the cards out (Box).

F. Strip the Cards

1. Pick up deck with left hand thumb and middle finger and hold up and angle down.
2. With right hand middle finger and thumb, take a small amount of cards (at least five) off top of deck and place on table.
3. Then take small amount off bottom and place on table. This action should be repeated until deck is all on table.

This action should be done in a stripping of the deck movement. After all cards are stripped, box the deck and you are ready to repeat the shuffle.

STRIPPING CARDS



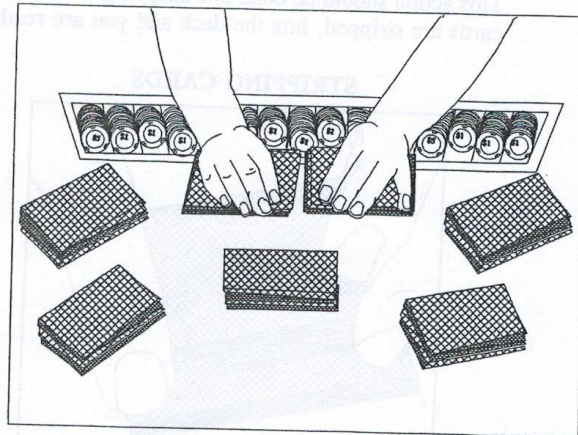
IN MOST CASINO SHUFFLE PROCEDURES, THESE STEPS ARE REPEATED AT LEAST TWICE OR MORE LIKELY THREE TIMES TO COMPLETE THE SHUFFLE.

This shuffle procedure is standard whether the game is single deck or multi-deck blackjack for even with multi-deck games, the cards will be broken into single decks to be shuffled first and then brought back into multi-deck form.

C. Multiple deck shuffle (four, six, eight decks)

Start with the stack of cards whether it be four, six or eight decks and set them in a single pile or stack.

1. Separate or half the stack. Set each half apart in front of your self on the shuffle pad about twelve inches apart.
2. Using the thumb and middle finger of each hand, take approximately half a deck in each hand and place together in front of yourself on the shuffle pad. You have just created your first of each single deck of the stack.
3. Using the aforementioned steps for a single deck shuffle, proceed to shuffle this single deck. After shuffling this deck move this deck in front of yourself on the shuffle pad, keeping it between the remaining piles.
4. Repeat this step with the remaining cards, creating single decks, shuffling them and putting them on your newly created pile. After completing this you are ready for the cut.



MULTI-DECK SHUFFLE

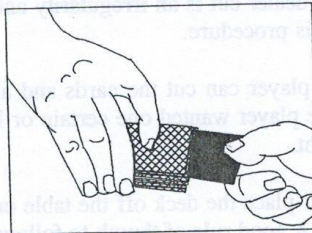
III. CUTTING THE CARDS

As in all card games, whether at amateur or professional casino style games, all cards should be cut to prevent a set up deck and a proper mix. This cut of the cards, as in all dealing functions should be done in a standard and formal procedure, the same way all the time.

In casino play the use of a cut card is mandatory. This cut card is usually a solid color red or blue plastic card that is approximately the same size as the playing card. Besides being used for cutting the cards this card also conceals any exposed bottom card.

A. Cut for the Single Deck.

1. Place cut card on top of deck to be cut. Offer this deck to the player you choose to cut the cards by holding this deck toward that player.
2. Allow the player to take the cut card from your exposed deck and physically put this cut card into the deck, cutting the cards.
3. With your free hand come underneath the cut card and lift the deck, thus the cut card will be on the bottom. This being done, the deck is cut and ready to be placed in the hand for card delivery.



CUTTING CARDS

B. Cut for the Multiple Deck (four, six, eight decks)

As in the single deck game, the multiple deck must also be cut. After the shuffle and the cards are properly mixed these cards must be offered to a player for a cut. This type of cut is performed by the player taking the cut card and placing it into the brick or multiple decks of cards before these cards are placed into the shoe. This cut card in the multiple deck also serves another purpose besides cutting the cards, when the dealer reaches the cut card in dealing the cards out of the shoe, it is time to re-shuffle the cards.

C. Procedure for Cutting Multiple Decks

1. Turn brick of decks on side (cards facing dealer).
2. Hold the cards with the cut card out toward the player for the cut, allowing the player to place the cut card into the decks (at least 15 cards deep).
3. Bring the deck back to the center of the table and cut the cards where the player placed the cut card and straighten out the decks.
4. Slide the shoe out to the middle of the table and using the side of the shoe square the cards up by tapping the cards against the side of the shoe. This will tighten the cards up, making it much easier to place in the shoe.
5. Place the cut card approximately one deck up from the back of the multiple decks. This is the place you will want to re-shuffle at when this cut card appears (the placement of this cut card may vary, according to the particular casino's preference).

D. Rules That Apply for the Cut

1. The cards must be cut. If no player wishes the dealer must cut himself. This dealer cut is an irregularity and the floor supervisor must be alerted of this procedure.
2. Any player can cut the cards and all should be offered the cut in turns. If the player wanted one certain or lucky player to cut all the time this is alright.
3. Never place the deck off the table or too far out toward the players for the cut. A good rule of thumb to follow is not to extend the decks out farther than the betting circle.
4. **ALWAYS KEEP YOUR EYES AND ALL ATTENTION FOCUSED ON THE DECKS DURING THE CUT. DO NOT LET ANYTHING OR ANYONE DISTRACT YOU AT THIS POINT.**

CHAPTER 6 - CARD DELIVERY

I. CARD DELIVERY

A. Single Deck - PITCH

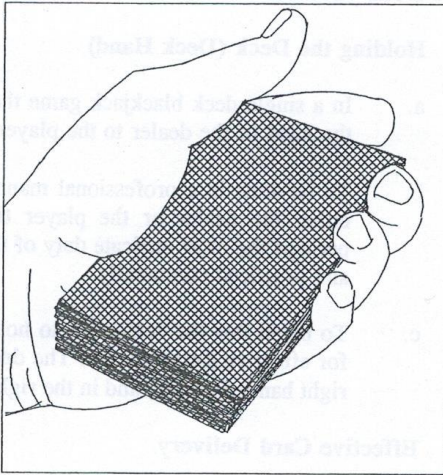
1. Holding the Deck (Deck Hand)

- a. In a single deck blackjack game the cards are dealt directly from the hand of the dealer to the player.
- b. To be done in a professional manner and to prevent cheating by either the dealer or the player this hand dealing technique is perhaps the most intricate duty of the dealer and has to be learned and practiced continually.
- c. To begin this the dealer has to hold the deck in the right manner for effective card delivery. The deck is held in the left hand for a right handed dealer, and in the right hand for a left handed dealer.

2. Effective Card Delivery

- a. After the deck has been shuffled and cut, place the deck flat on the table in the center of the shuffle pad.
- b. With opposite hand place the cards in the center of the deck hand.
- c. Don't grip the deck too tight but wrap fingers around the deck loosely and straight.
- d. Using the flat part of your free hand push the bottom of the deck up so the cards are angled in your hand, away from the player.
- e. Upper right hand corner of the deck should be situated between index and middle finger, with index finger actually covering the front exposure of the cards.
- f. Thumb of dealing hand should be on top of the deck ready to push top card out toward middle and index finger.
- g. Wrist should be firm and straight. When releasing cards there should be no wrist action. The only movement of the deck hand will be the thumb.

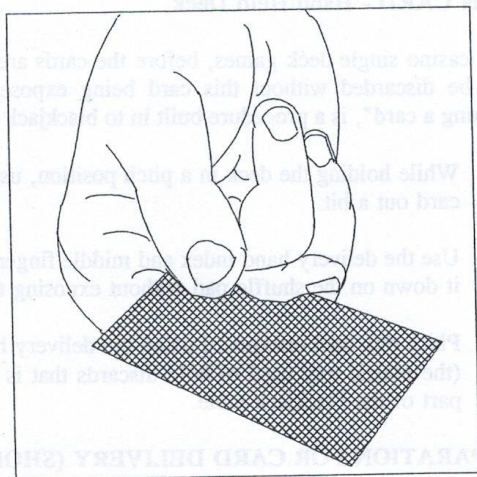
- h. Hold deck up, protecting the deck from constant view of the players. Tilt the deck down slightly on the right side prior to delivery.



HAND HELD DECK

3. Delivery Hand

- a. Place next to deck hand but slightly lower to pitch the cards to players with greater ease.
- b. Thumb and index finger should grip the upper right hand corner of the card from the deck hand.
- c. Middle finger is positioned along the top edge of the card with the last two fingers along the side of card.
- d. The card is then ready to be pitched to the player. This is done by the middle finger acting as a trigger and actually flinging or pitching the card to your target. The card is propelled by the middle finger only not by wrist action. Middle finger flicks card out of hand toward player. It acts like a trigger - when the trigger is released the card ejects, leaving open hand.



PITCHING CARDS

In this set up the dealer is now ready to deliver the cards. This single deck delivery or Pitch should be practiced frequently both at home and in the classroom. Practice standing at a table of the same height as a standard casino blackjack table.

In practicing try pitching at first straight ahead to an object. A hat placed on the ground could be a good target. The idea is to deliver the cards with accuracy and speed in the proper pitch fashion. After gaining skill at this straight ahead pitch the next practice would be pitching to different spots on the blackjack table. In pitching to various spots remember to keep the deck in the same position as pitching straight but move your whole hand toward the spot you are pitching to. Keep your wrists straight in doing this move and turn your hand almost like a turret or machine gun mannerism.

CARDS IN THE GAME OF BLACKJACK ARE DEALT FROM LEFT TO RIGHT. THE CARDS ARE DEALT TO THE BETS NOT TO THE PLAYERS WHICH MEANS YOU DEAL TO EACH BETTING CIRCLE THAT HAS MONEY IN IT.

EACH PLAYER IS DEALT ONE CARD EACH, THEN THE DEALER IS DEALT IS FIRST CARD. EACH PLAYER NOW RECEIVES HIS SECOND CARD, THEN THE DEALER RECEIVES HIS SECOND CARD. THE DEALERS FIRST CARD IS DEALT FACE UP FOR ALL PLAYERS TO SEE, THE SECOND CARD FOR THE DEALER IS PLACED FACE DOWN UNDERNEATH THE DEALERS FIRST CARD. THIS SECOND CARD FOR THE DEALER IS CALLED "THE HOLE CARD". WE WILL TALK MORE ABOUT "HOLE CARD" PLACEMENT.

B. BURN CARD - Hand Held Deck

In all casino single deck games, before the cards are dealt, the top or first card must be discarded without this card being exposed. This formality, called "Burning a card", is a procedure built in to blackjack games to prevent cheating.

1. While holding the deck in a pitch position, use the thumb to slide the top card out a bit.
2. Use the delivery hand index and middle finger to grab this card and place it down on the shuffle pad without exposing this card.
3. Place this card unexposed using the delivery hand into the discard holder (the plastic tray used to hold discards that is situated on the upper right part of the blackjack table.

C. PREPARATION FOR CARD DELIVERY (SHOE)

1. Placing Cards in the Dealing Shoe

After the cards are shuffled and cut, these cards are ready to be placed in the dealing shoe for actual play. At this point both the shuffled cards and the shoe itself should be on the shuffle pad in the center of the table.

- a. Pick up the stack or brick of cards with the right hand at the same time move the wedge of the shoe back with the left hand.
- b. Place cards in the shoe, letting the cards fall in the shoe, then letting go of the wedge. The wedge inside the shoe will hold the cards in place. A helpful hint here is to angle the cards, making them go into the shoe easier.
- c. After the cards are in the shoe, straighten the cards out by running your index finger of your left hand forward against the cards. Sometimes gently tapping the shoe against the table will jar the cards straight.

2. Burn Card Procedure for Shoe Game

As in a single deck game, the first card out will not be dealt. This card will be delivered unexposed directly to the discard holder. Some casinos have different rules dictating the amount of cards that are burned from a shoe dealt blackjack game, but basically the same procedure is followed.

- a. Place the shoe in dealing position which is in the left hand corner of the blackjack table.
- b. With the middle finger of the left hand, hold up the shoe face plate.
- c. At the same time with the middle finger of the right hand, bring out the first card from the shoe and lay this card face down on the table.
- d. Place this card unexposed in the discard tray.

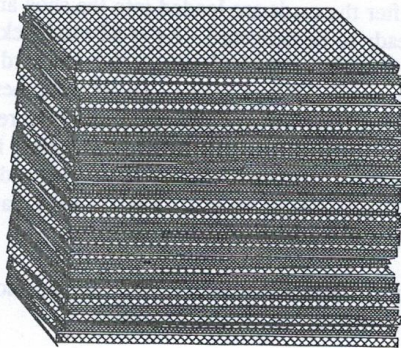
With the shoe in this position and the top card burned, you are now ready to deal this game of blackjack from the dealing shoe.

D. CARD DELIVERY (SHOE) FACE DOWN

1. After the cards are loaded into the shoe and a card is burnt, the cards are ready to be delivered. As in all blackjack games the cards are dealt from left to right. Each player receive one card, after which the dealer receives one card, all face down. The players then receive their second card face down from left to right, the dealer then receives his second card also face down which is placed next to the dealers first card. The dealer then turns over his first card with his right hand and places this card exposed on top of his second card. This second card, the underneath unexposed card, becomes the dealers hole card.
2. When delivering these cards from the shoe, the following rules should be followed:
 - a. Place left hand on front edge of the shoe, allowing the middle finger of the left hand to hold up the face plate of the shoe to allow access to the cards.
 - b. Middle finger of left hand will pull down first card from the face of the shoe.
 - c. Keeping this card down and flat on the table and using the middle finger, slide this card to the player, aiming directly behind their respective bets.

E. FACE UP BLACKJACK PROCEDURES

1. Face up blackjack is the same game except the players' cards are dealt face up for all to see. This type of dealing is the fastest and protectively speaking safest way to deal blackjack. The players do not touch the cards in this style of blackjack thereby eliminating chances of players marking cards and switching cards.
2. The game is dealt the same as face down except for these delivery differences:
 - a. Middle and index finger of right hand pick up card by the corner from the face of the shoe.
 - b. Card is placed face up in front of the player, second card to the players are placed adjacent to first card, also face up.
 - c. Dealers hole card rules are the same as face down.



CARDS OUT OF SHOE - 6 DECKS

II. HOLE CARD PROCEDURES

- A. Most casino style blackjack game dealers cards are handled the same way. The dealer receives one card up or exposed and one card down or unexposed. This unexposed card or "Hole Card" is not shown to the players until all players have made their decisions whether they want more cards or not. This procedure gives the house an edge in the game of blackjack, since the players have to decide first. It is imperative that the dealers hole card is protected from view by the players. The proper loading of the hole card in a single deck game is crucial to game protection.

1. Hole Card Single Deck

- a. Dealer's first card is dealt face up. Placed in center of shuffle pad, directly in front of dealer.
- b. Dealer's second card(hole card) is placed underneath first card.
- c. Press down on the left edge of the up card with the deck hand this will cause the right edge of the up card to be lifted off the table.
- d. Holding the second card tilting downward, insert this card under the top card at the edge that is lifted up.
- e. Square up or straighten out dealer cards.

2. Hole Card Multi-Deck Game (Shoe)

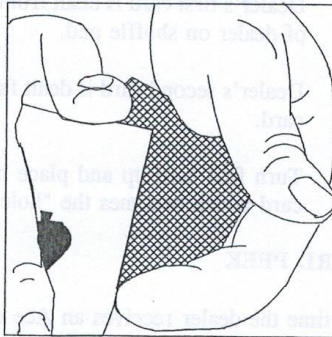
- a. Dealer's first card is dealt from shoe face down and placed in front of dealer on shuffle pad.
- b. Dealer's second card is dealt face down and placed adjacent to first card.
- c. Turn first card up and place it directly on top of dealer's second card which becomes the "hole card".

B. HOLE CARD PEEK

1. Anytime the dealer receives an Ace or a Ten Value card as his up card, the dealer could have a Blackjack. Keep the game moving and avoid delays because, if the dealer has a blackjack there is no need for players to draw, the dealer has at this time to look under his hole card to determine if he has blackjack. This secretive look under the hole card to determine if the dealer has a blackjack is called the Hole Card Peek. The following procedure should be used:
 - a. Place your right hand (on its side) on the right side of the cards with your middle finger resting on the top center of the cards.
 - b. Place thumb of your right hand on the bottom edge of the cards and lift the cards by raising your thumb and rolling your wrists at the same time.

- c. At the same time you should bring your left hand in a cupped position around and behind these cards, as a block, preventing anyone else from seeing your hole card.
 - d. Actual peek or look is made by looking as the cards are raised at the lower left hand corner of the card, the hole card does not have to be seen. If done correctly the dealer does not have to bend or crouch to see this card.
2. The hole card peek puts the casino operator in a somewhat vulnerable position. If this peek is done improperly the hole card is exposed to certain players who will use this information to put the casino at a disadvantage or losing position. Players sometimes will work in teams to scout the casino looking for a weak dealer.

HOLE CARD PEEK



III. HIT PROCEDURES

A. How to Get Cards to The Players

1. Single Deck Game

- a. After each player and the dealer receives their first two cards, the players have the option of drawing more cards. Each player starting from the first player to the left of the dealer (first base) has to decide whether they want more cards or they want to stand with the cards they have. Players will make a hand signal if they wish to draw by scraping the cards on the table.

b. Protection of the deck that the dealer is holding is of utmost importance in delivering these cards to the players. If the players' hit cards are delivered in the wrong fashion or if the deck is held in the wrong manner, players or the public would actually be able to see the remaining cards, giving away the house's edge. To prepare yourself for delivering players hit cards the deck must be held in the following manner:

c. Hold the deck at a slight 45 degree angle tilted toward the body, away from the player, close to the body, almost like a book that you the dealer alone are reading.

1. Hold the deck deeper in the hand with the middle and index finger of the left hand together over the top of the cards to prevent view of these cards.

2. When the players desire a card and make the necessary hand signal, the dealer should dip their deck hand slightly down toward the table.

3. The thumb of the left hand pushes the card out to the right, the right hand takes the card with the thumb of the right hand underneath. With the card in this position, turn the card over the top.

4. Place the card directly in front of the player's betting circle exposed for all to see. Each subsequent card the player draws will be placed in front of each other in front of the players betting circle. These players' hit cards will not be placed directly on top of each other because, the floorman and surveillance have to be able to see all the cards. The cards have to be quartered, in other words place the cards in front of each other with only one quarter of each card covered with the other.

B. Hit Procedure - Shoe

1. As in the single deck game, all players are eligible for as many cards as they wish to draw providing the total does not go over 21. These hit cards are distributed starting with first base or the first player to the dealers left. To request a card each player in turn must make a hand signal to the dealer. Casino policy will determine if the players are allowed to hold the cards in their hands as in a hand held deck, then the players must scratch the cards on the table to draw a card, or if the players are not allowed to hold the cards in their hand as most blackjack games are structured, to draw a card the player must make a hand signal without touching the cards. This signal is made by the player holding their hand in front of the cards and waving back toward themselves. In the same vein, to stand the player must make a signal also. This signal is waving your free hand palm down directly over your cards.
2. The same procedures apply for spreading the player's hit cards in a shoe game as do a single deck. All hit cards are placed in front of the bet or just to the right of the bet. These cards are placed not directly on top of each other but angled off to the left of each other so all cards can be seen. One quarter of each hit card shall be covered by the next hit card. Each hit card is placed with its upper right corner on the lower left corner of the card beneath it.
3. After all the players have made their respective decisions on drawing or standing and are satisfied, the dealer then will turn over his cards and play his hand.

C. Dealer's Hit Cards

1. The dealer must turn over his card in the same fashion each time. The dealer's up card is always moved to the right and the hole card always remains on the left. The dealer turns up their underneath card by holding their up card in their right hand and using the tip of this card, place this tip underneath the down card and flip it up. Both cards remain in their respective positions. In other words the bottom card remains on the left.
2. All dealer's hit cards are to be placed to the right of these cards and all spaced roughly one half inch apart. These cards should be placed in a straight line.

3. After the dealer follows their rules, i.e., draws to 17 then stands, the dealer will call out the total of their hands. There are many reasons for the dealer calling this out but by far the most important reasons are:
 - a. To get the total right in the dealers mind.
 - b. Easier for the floorman to follow the game.
 - c. Courtesy to the players to understand totals.
4. After the dealer has played their hands according to casino's rules the dealer must now compare their hand to each respective player. If the dealer's hand total is more than the player, the dealer wins. If the dealer's hand total is less than the player's, the player wins. If the players and dealer hand totals are the same, this is a tie and no one wins (push).

IV. PLAYER BUSTS OR GOES OVER 21

- A. If a player draws cards and goes over 21, that player has busted and has lost automatically. Procedure in this situation should be handled in the following manner:
 1. Take the player's bet first.
 2. Take the player's cards next. With your right hand pick up the player's cards and place in discard holder.
- B. The rule in all situations where a player has lost is: **GET THE MONEY FIRST.**

V. CARD TOTAL

- A. **Adding the cards**

It is imperative that the dealer in the game of blackjack be correct in adding card totals and ability to add cards is not high tech. However, knowledge of a higher form of mathematics is not a necessity in performing this duty. The dealer must encompass a system to learn how to properly add up the cards and practice this system. The easiest method is to form mental patterns of cards in two and three card combinations.

- B. In adding up the player's cards in a single deck game or in a face down shoe game where the player handles the cards, some cards will be exposed and the original two cards will be unexposed. In this type of game, remember you as the dealer can mentally add up the hit cards, the cards that are exposed, first. Then after you turn over the players original or unexposed cards, add the two totals together.

Example: Player's hit cards are an eight and a four. Add the total ($8+4=12$), turn over his down cards, in this case a 4 & 3, ($4+3=7$), then add the totals ($12+7=19$).

- C. Another helpful idea to use when adding card totals is to mentally put cards in groups of ten. This will make card totaling less confusing.

Example: A card total of 6, 2, 4, 7 can be confusing but if you remember that 6 & 4 are ten this will make things easier.

- D. Aces can be very confusing when counting card totals. Remember in blackjack Aces can count as 1 or 11. As a dealer the best way to count is to always think of an ace as 1. This will prevent confusion. Always count aces as one but remember that the total is ten more than what is there. When the count passes 11 all you have to do is stop add 10 to your total.

Example: $\text{Ace} + 7 = 1+7 = 8$ plus ten or 18

$\text{Ace} + 5 + 7 = 13$ (ten is not added because you have passed 11)

- E. Improving card totaling practice at adding cards as they lay on the table is very important. Adding simple cards like 4, 5, 6 is simple, but looking at these cards in a game situation can be confusing. A good practice exercise is to take a deck of cards and remove all the ten value cards. Holding the deck in your hand take two cards out of the deck, lay them on the table and quickly add the total, saying that total out loud. Remove these cards and continue through the deck. Practice this two card maneuver until you can pick up speed, then turn over three cards and practice this way, increasing your speed as you go.

CHAPTER 7 - TAKE AND PAY PROCEDURE

I. TAKE AND PAY PROCEDURE

- A. At this point you will have already learned how to mix the cards (shuffle), deal the cards to the players and dealer, and adding the card totals. Now you are ready to learn how to Pay and Take the bets or how to handle winning and losing. The most important thing to remember in dealing with betting and money is this: **GET THE MONEY FIRST.** If a player loses the hand and you have a decision to make as far as what to collect first either the money or the cards, always collect the money first.
- B. The handling of the bets or the taking and paying of casino action in all dealing activities are to be done in a standardized procedure. This procedure may vary from casino to casino but basically will remain standard as far as timing of when to do things.
- C. There are different methods as far as payoffs are concerned and as a dealer you will be required to learn and use all payoff methods. Remember the simplest method you can use to payoff bets are usually the best methods.

1. Color for Color Payoff

This is where the player is given the exact number of cheques of the same denomination he has bet for his payoff. These same denomination cheques will be of the same color hence the term "color for color". In most cases this is the simplest way to pay a bet. If a player has four five dollar cheques bet and wins, the logical and simplest payoff would be four five dollar cheques. Situations may arise to where a color for color payoff would be inappropriate. Say for example the player already had an abundance of five dollar cheques in his possession. The time would be correct at this instance to give this player a different type payoff.

2. Total Payoff

Totaling is a method of paying off where cheques of a higher denomination than what are bet are used for your payoff method. Instead of color for color, the dealer would add up the total amount the player has bet and give that amount to the player in larger denomination cheques. An example would be if the player had five \$5 cheques bet and won, instead of giving the player five \$5 cheques (color for color), the dealer would give the player one \$25 cheque.

Generally, a dealer should give a total payoff whenever more than five cheques of any one denomination are bet. When using total pay offs readability factors apply in other words the bet has to be broken down to where it is readable.

3. Conversion

- a. Converting is where the dealer gives the player larger denomination cheques than the player has bet and retrieves the smaller denomination cheques. This payoff method is generally used when a player bets stacks of cheques that constantly need to be broken down. Example: The player has 20 one dollar cheques bet and wins, the dealer instead of giving 20 one dollar cheques as a payoff, gives \$40 in five dollar cheques to the player and takes back all the dollar chips.
- b. In converting always be as verbal as possible during this maneuver. Call out what you are doing, both for the benefit of the player and the floor supervisor.
- c. In making payoffs there are certain generic rules a dealer must follow that are standard.
 - (1) If there is a choice on how to pay a bet, always go with the simplest method which is always Color for Color.
 - (2) If you are going to pay Color for Color, never touch the bet. Touching the player's bet is unnecessary.
 - (3) Never touch a bet of five cheques or less before making the payoff. You should be familiar with bets of five cheques or less and should be able to read this amount without touching this bet.
 - (4) Only touch the bets to:
 - (a) Straighten the bet out before dealing to the player.
 - (b) Read a bet for a total payoff if the bet is over five cheques.
 - (c) Break down a multi-color bet.

D. In dealing with money as you will do as a dealer, you must remember that everything you do should be neat, clean and readable. It is imperative in certain situations that you as the dealer respond with verbal calls as to what you are doing. These verbal calls are to keep the floor supervisor and the customer totally informed as to what you are doing. As a beginning dealer these verbal calls will help you avoid getting lost in what you are doing. We will cover these verbal calls, which we will address as Alert and Approval Calls, in forthcoming chapters.

E. Take and Pay Procedures

1. Whether the game you are going to deal is single deck, double deck or a multi-deck shoe game, the take and pay procedures will be the same. The process of collecting losing bets and paying winning bets are very standardized and will not change in a casino from game to game. We will address these procedures in step by step form, starting at the time the dealer has played his hand and called out the total of his hand.
 - a. After the dealer has called out the total of his hand, he has to compare his hand to all the other remaining players' hands. The dealer will first compare his hand to the first player to his right, unlike when he deals the cards where he starts out at the left. This first player on the dealers right is called "Third Base".
 - b. In a single deck game or a facedown shoe game, the players cards will be face down. The dealer will have to turn these cards over to see what the player has. The turning over of the players hands is always done from the first player on the dealers right to the dealers left. For this first player (third base), turn over the cards with the right hand and lay them in hit card style in front of the player's betting circle. For the rest of the players' cards, turn these over with the left hand. Remember in turning over the player's cards, always stay square to the game and do not turn your body.
 - c. When turning over the player's cards use the first two fingers and the thumb, using the 2nd finger to spread the cards on the table as you turn them over. If cards are cocked or sloppy, always straighten them out before turning them over.

- d. In comparing player's hands to dealer's hands you have to add the total of all cards. Always add the total of the up cards to the total of the cards you are turning over. This will make things easier. Spread the cards so they all look like hit cards, angled, with just one quarter of each card covered.
 - e. Work with each player individually. Decide if the player has won or lost. If the player has lost, reach out with your right hand and take the bet and place it in your cheque rack. LEAVE THE CARDS IN PLACE. If the player has won, reach into your rack with your right hand and take out the appropriate cheques needed to pay the bet, determining in your mind what pay off method to use. LEAVE THE CARDS IN PLACE.
 - f. In paying and taking each player's individual bets, always stay square to the game, keeping the whole table layout in view. Do not turn your body to make payoffs to far reaching parts of the table. A technique called "Walking the Table", where you can slide along the table to make payoffs will help you stay square to the game.
 - g. Pick up the cards. This is done by scooping up the cards from right to left or from third base to first base. Take the last card of the 1st player's hand and put it between the first and second finger of the right hand. Scoop the cards up in a downward motion in the exact order that they lay on the table. After picking up all the player's cards, put these cards in the discard holder. Now pick up the dealer's cards and put these in the discard holder. The hand is over and you are ready to deal the next hand.
 - h. Denote a tie hand by lightly tapping your hand next to the tie bet. This will let the player know not to expect a payoff.
- 2. All cheque readability rules apply when making payoffs. Bets of five cheques or more must be broken down to count what is there. In making a two color payoff, build this payoff on the shuffle pad for all to see then stack it up and set it next to the winning bet.
 - 3. Never make a partial payoff. Either pay it all or nothing. If you don't have enough cheques with you to pay a bet, go back to the rack and bring out the whole amount then pay it.

4. Always deal with each player in order. Each persons bet is an individual situation. It is almost like a cashier at a retail store, that cashier would not move on to the next customer until the customer he was currently servicing was completed. This procedure of dealing operates on the same premise.
5. If a complaint or a mistake is made while you are still paying a particular customer, correct that mistake yourself immediately.
6. If a mistake is caught by yourself or a customer after you have already finished with that customer, **DO NOT CORRECT THAT MISTAKE YOURSELF**. In this situation the dealer must call a floor supervisor to inform him of what happened, then correct the mistake.
7. This marks the end of the primary section of dealing blackjack. At this point you will have learned how the game is played, the chain of command in a casino and basic casino employee rules. We have also shown you how to make change and handle money, how to shuffle the cards and deliver the cards to the player. The last part of this section we have shown you how to take and pay bets. These are all primary skills of a dealer. The practice of these skills is mandatory for your improvement as a good dealer.

SECTION III - ADVANCED

After learning and practicing the skills taught in the primary section of this course you should be able to deal a basic game of blackjack. Veteran gamers would say of you at this point "You can get around the layout". But there is more to this game than what you have learned so far. In this section we will learn the intricacies of this game. You will learn about the player bonus in this game called Blackjack. We will show you the player's options in this game. These are called Insurance, Doubling Down, Splitting Pairs, and Surrender.

In this section we will also talk about the duties of the game for the dealer's concerning game security. Situations such as casing the layout, and running back the cards will be dealt with. A section of this text will be allotted to dealer communication. A series of verbal calls will be taught which are in effect, protective devices built in to the game so that supervisory personnel can fully understand what the dealer is doing.

We will also talk about how this game is bankrolled. There is a system that is standardized in all casinos for adding and subtracting cheques from a blackjack game. This system, along with the accounting procedures that go along with it is the system of Fills and Credits.

The last section of this book will deal with cheating and possible scams that can occur in the game of blackjack. Insight that will be useful for the prospective dealer and to the floor supervisor. Most cheating and scams that happen in the blackjack pit are not sleight of hand tricks or high tech maneuvers. Cheating usually occurs because of breaks in procedure by the dealer or the floor supervisor or a combination of both.

This book is a definitive textbook on the game of Blackjack used in our classes at [REDACTED] I have included in this text actual tests used in our classrooms. These tests on primary blackjack, payoffs, insurance, and a final exam could be a useful educational tool.

At the end of this blackjack instructional text is a complete glossary of terms that are used in the casino business. Gaming vocabulary on the whole is not that much different than normal day to day life, however, some terms and verbiage are unique to the gaming industry.

CHAPTER 8 - BLACKJACK PAYOFF METHODS

I. BLACKJACK

- A. In this game named Blackjack there is a special player bonus situation called a blackjack. A blackjack is when the player receives any Ace and any ten value card as their first two cards. Actually if either the player or the dealer receives an ace and a ten value card as their first two cards they are both blackjacks. A blackjack is an automatic winner for either player or dealer.
1. If both player and dealer receive a blackjack this is a tie or push.
 2. If a player receives a blackjack the player receives a bonus, of a 3 to 2 payoff.
 3. The dealer receives no bonus for a blackjack.
- B. In the case of a dealer blackjack, unless any other player also has a blackjack, the dealer has automatically won. Simply turn over all player cards and take the losing bets. Remember, all blackjacks tie so don't take the tie bets on 21 hand.
- C. In most casinos a blackjack is paid immediately to service this player right away since he has already won. A game that is dealt face up will allow the dealer to spot a player blackjack immediately. You can pay this blackjack as soon as you spot it. Some casinos want the dealer to wait until this players turn to pay the player. In other words pay the bet in sequence. These blackjack payoff rules can vary from casino to casino.
- D. The casino that operates a face down or single deck game, a game where the players actually handle the cards, must be handled differently. The dealer will not know if the player has a blackjack because the dealer will not see the cards until the dealer turns the cards over when comparing hands. In this case the dealer will pay the blackjack when he turns it over. In most cases the player knows the rule states that the blackjack can be paid immediately and the player will turn his blackjack over immediately. When the player does this, the blackjack can be paid immediately.
- E. This 3 to 2 payoff that the casino pays a blackjack can be thought of by the dealer in different terms. 3 to 2 could be computed the same as 1 & 1/2 to 1. This means the blackjack payoff is the bet plus half the bet. For a dealer to compute a payoff normally that dealer will first figure out what half the bet is then add this to the original bet. This tends to make blackjack payoffs easier. The dealer will use many methods in computing payoffs.

Most blackjack dealers will tell you that they do not think of bets in terms of monetary figures but in terms of cheques. This method of thinking will take a lot of anxiety and worry out of trying to compute blackjack payoffs. Think of the payoff as just the bet plus half the bet in terms of cheques. This will make the mathematical part of the game much easier.

II. PAYOFF METHODS

A. Cheque for Cheque

1. Payoff method is generally in a color for color scenario. Usually when the player has bet five or less it tends to be easier and cleaner to pay this bet cheque for cheque. The dealer will size into the bet, thus paying one times the bet (i.e., color for color payoff).

For example: Blackjack payoff 6 chips: $1 \times 6 = 6$ & $1 \times 3 = 3$ total of $9 =$ Blackjack payoff. Size into bet, then break bet in half and size into one-half - or 3 stacks of half the bet.

2. Then the dealer will give the player one half of the bet usually leaving this part of the payoff on top of the two even stacks creating a bridge type payoff. This bridged payoff will usually be a standard notification signifying a blackjack, giving a professional look to the dealer's style.

B. 3 to 2 or One & One-Half Times the Bet

Bridge method is generally used in paying bets of five cheques or more but realistically can be used at all times. The first thing a dealer must do is on a one color bet is break the bet in half, thus creating the 2 in the 3 to 2 ratio. Then the dealer will simply size into one of the halves three times, thus creating the 3 in the 3 to 2 ratio. This kind of blackjack payoff will only work if the bet is an even denomination.

III. TOTAL PAYOFF (TOTALING)

- A. This 3 stacks of $1/2$ cut of the cut type of blackjack payoff will always be used with an odd denomination of cheques. In other words a bet that cannot be broken in half and sized into three times. A perfect example would be a \$5 blackjack, an odd denomination. The payoff on this type bet would have to be totaled and then paid. In paying this bet:

1. Figure out the payoff mathematically.

2. Build total payoff on the shuffle pad.

3. Hand the payoff to the player, setting it to the right of the bet in the betting circle.

B. In most total payoff you will be using multi denomination cheques and it is mandatory that you build this total payoff on the shuffle pad for both the player and the floor supervisor to see. Being verbal or letting the player know verbally what they are receiving is a good habit. Communication on the game is the best protective device you can build into your game.

IV. BLACKJACK PAYOFFS

A. Some dealer's suggest memorizing blackjack payoffs. While it is true that some blackjack payoffs, mostly the odd ones, should be committed to memory, on the whole it is better to pay the bet as it hits and not get bogged down in memorization. Any bet that is an even denomination needs never to be memorized. This payoff can always be computed by just dividing the bet in half and adding it to the bet (one & one half times the bet)

KEY BLACKJACK PAYOFFS

\$ 1.00...	\$ 1.50	\$ 2.00...	\$ 3.00
\$ 3.00...	\$ 4.50	\$ 4.00...	\$ 6.00
\$ 5.00...	\$ 7.50	\$ 6.00...	\$ 9.00
\$ 7.00...	\$ 10.50	\$ 8.00...	\$ 12.00
\$ 9.00...	\$ 13.50	\$ 10.00...	\$ 15.00
\$ 15.00...	\$ 22.50	\$ 20.00...	\$ 30.00
\$ 25.00...	\$ 37.50	\$ 30.00...	\$ 45.00
\$ 35.00...	\$ 52.50	\$ 45.00...	\$ 67.50
\$ 50.00...	\$ 75.00	\$ 55.00...	\$ 82.50
\$ 60.00...	\$ 90.00	\$ 65.00...	\$ 97.50
\$ 70.00...	\$ 105.00	\$ 75.00...	\$ 112.50
\$ 80.00...	\$ 120.00	\$ 85.00...	\$ 127.50
\$ 90.00...	\$ 135.00	\$ 95.00...	\$ 142.50
\$ 100.00...	\$ 150.00	\$ 125.00...	\$ 187.50
\$ 150.00...	\$ 225.00	\$ 175.00...	\$ 262.50
\$ 250.00...	\$ 375.00		

B. Breakage

In dealing with a more than even money payoff such as a blackjack, the situation of breakage comes into play. Breakage is the amount of money the player should receive for a payoff but cannot be given to the player because the game does not have smaller denomination chips. An example would be again the \$5 blackjack. This bet pays \$7.50. But what if your game does not have fifty cent coins or cheques? Do you give the player \$7.00 or \$8.00? The answer is \$7.00. This shortage to the player is called the Breakage. In casino play in a breakage situation the house always gets the breakage.

CHAPTER 9 - INSURANCE

I. INSURANCE

- A. When the dealer's up card is an ace, and one the players see, is an Ace, a special betting situation comes into play called insurance. There is a good possibility the dealer could have a blackjack.
- B. In the case the dealer has an ace up, and before he looks at his hole card, he will solicit bets for Insurance. This Insurance bet is a totally misnamed bet that really should not be confused with insurance as we know it.
- C. When the player makes the insurance bet that player is saying "Yes, I think the dealer has blackjack. If the player is right and the dealer has blackjack, the player wins the bet.
- D. If the insurance bettor is wrong and the dealer does not have blackjack, the player loses the bet.
- E. The dealer offers this bet before he looks at his hole card and gives the players a few seconds to decide whether they want this bet or not. This is a totally independent bet of the players original bet. The player is only allowed on the insurance bet to put up only an amount up to but not to exceed half of his original bet. If the player wins the insurance bet this bet pays 2 to 1 All Insurance bets are made on the Insurance line.

II. EXPLANATION OF INSURANCE

- A. Insurance is a "hunch" bet or a separate side bet that the dealer will solicit of the players. Insurance is a bet the player can make if the player thinks the dealer has a blackjack. Insurance comes into play if the dealer has an ace showing as his up card.
- B. If a player wishes to make the insurance bet, the player can bet up to half of his original bet. If the dealer has a blackjack, insurance wins - if no blackjack, insurance loses. Insurance pays 2 to 1. Insurance bets are made on the insurance line.

Player
BS

\$20 bet

doesn't take ins.

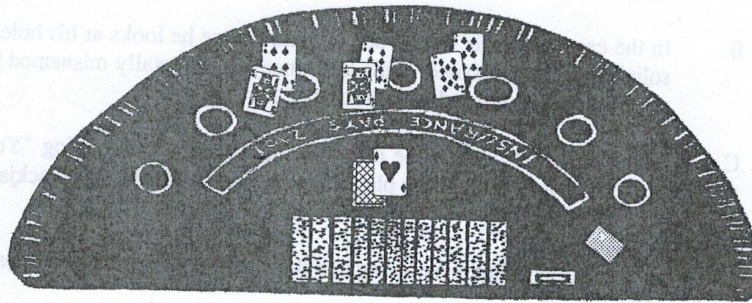
dealer has BJ - push

dealer no BS - win \$30

Takes ins. \$20 + \$10

dealer has BS - push plus wins \$20 off ins.

dealer no BS - loses \$10 ins but wins \$30 on BS for total win of \$20



INSURANCE SITUATION

III. PROCEDURE FOR INSURANCE

- A. When an ace is dealt up, the dealer should verbally call out "Insurance".
- B. Starting at the left side of the table, sweep your delivery hand across the table, following the arc of the insurance line. This gives players notification that this is the time to bet Insurance. Give the players time to decide without rushing them, but do not drag this out.
- C. After the dealer looks, or peaks, at the hole card to check for Blackjack and does not have Blackjack, he leaves his cards as they were and the dealer will take all losing Insurance bets starting from third base to first base.
- D. If the dealer does have a Blackjack, the insurance bets have won, but the original bets in the betting circle have lost, so the following procedure will be implemented:
 1. Starting from third base for those players have chosen not to use the insurance bet, compare hands and if no player has a blackjack simply take the bet.

2. If the player has an Insurance bet, take the original bet and pay the insurance bet.
3. If the player has a blackjack and the player took the insurance bet, do not pay the blackjack for this is a tie, but pay the insurance bet 2 to 1.

E. Special Insurance Situations

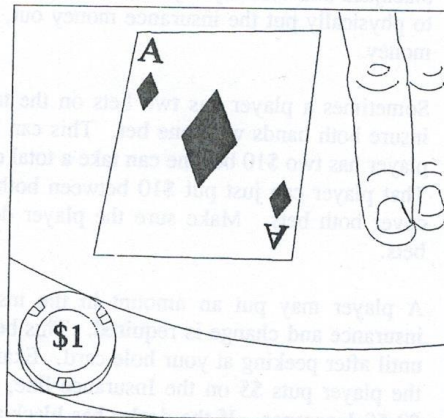
1. If a player wishes to take Insurance, the player may make an Insurance bet of up to but never to exceed half of his original bet. Therefore, some players may elect to make an insurance bet of less than half their bet. If this occurs the dealer should make note of this and remember to just pay what is bet at 2 to 1.
2. You may call for Insurance and a player turns over a blackjack while putting out the insurance bet. In this case, before you even peek under your hole card, just pay the original bet EVEN MONEY and push their insurance bet right off (into betting circle). Then pick up the players cards and place them in the discard holder. By taking this EVEN MONEY payoff, the player has negated his chances for a 3 to 2 bonus (by taking Insurance) and elected for the sure thing. Whether the dealer has blackjack or not at this point does not matter. Frankly, if a player has a blackjack and verbally says "EVEN MONEY", that player does not have to physically put the insurance money out, just pay the original bet even money.
3. Sometimes a player has two bets on the table, that player may wish to insure both hands with one bet. This can be done. For example: If the player has two \$10 bets he can take a total of \$10 Insurance for both bets. That player can just put \$10 between both bets on the insurance line to cover both bets. Make sure the player definitely wishes to cover both bets.
4. A player may put an amount in the insurance line that is too much insurance and change is required. This bet does not have to be changed until after peeking at your hole card. Example if a player has \$5 bet and the player puts \$5 on the Insurance line, that player is only eligible for \$2.50 Insurance. If the dealer has blackjack, just leave both bets alone, if the dealer does not have blackjack, take the \$5 and give the player \$2.50 change.

5. Anytime the player bets a cheque that the dealer cannot breakdown the smaller amount cannot be insured. For example: The player bets \$2.50 and wishes to insure this bet. The true amount of insurance the player may take is \$1.25, but seeing that the smallest cheque on the game is \$.50, all the player can take for insurance is \$1.00.

F. In practice remember the following steps for Insurance:

1. Call out verbally for Insurance.
2. Sweep the layout with your hand.
3. Case the layout.
4. Make sure all bets are on Insurance line.
5. Peek at hole card.
6. Collect the losers and pay the winners.

INSURANCE SITUATION



CHAPTER 10 - DOUBLING DOWN

I. DOUBLING DOWN

A. Doubling down is an optional bet the player may make during the course of the game.

B. After receiving the first two cards, the player may elect to make an additional bet of up to double his original amount, but the player must receive one card and one card only. The player will normally do this at the time when he thinks chances are good for him to win.

For example: The player's first two cards total eleven and the dealer's up card is a potentially busting card (6 or lower). In most casinos the player can double on any of their first two cards but some casinos put some limitations on doubling down.

C. **Important Rules to Remember:**

1. Player may bet only up to the amount of the original bet, never more but less is alright. Doubling for less than the original bet is an irregular situation and a verbal notification is mandatory. The dealer should move the additional bet to the dealer's right of the original bet to insure that the dealer pays off the correct amount of the additional bet.
2. Player to receive only one card.
3. Since a player can double on any of their first two cards, a player will sometimes double their bet on a total of 12 or more. This is an irregular situation and a verbal notification is mandatory to alert both the player and supervisor.

II. PLACEMENT OF THE DOUBLE DOWN CARD

A. Face Down Game

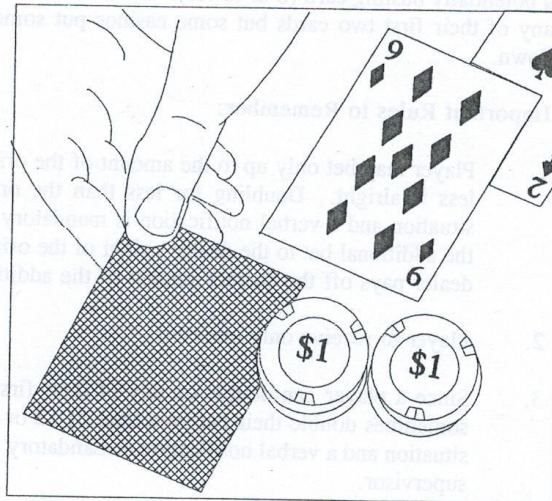
In a face down game, if a player wishes to double down, the player's cards must be turned over and placed directly in front of the betting circle, in the same place the hit cards would have been placed. After the double down bet is made, the dealer places the double down card face down underneath the player's bet. When the hand is being compared to the dealer's, this card will be placed perpendicular, in front of the two original cards, denoting a double down.

B. Face up Game

Since the cards are already exposed, after the double down bet is made just place the double down card perpendicular in front of the two original cards, denoting a double down.

The take and pay procedures previously covered hold true for double downs. The bet itself will determine whether you total the bet or pay it color for color.

DOUBLING DOWN



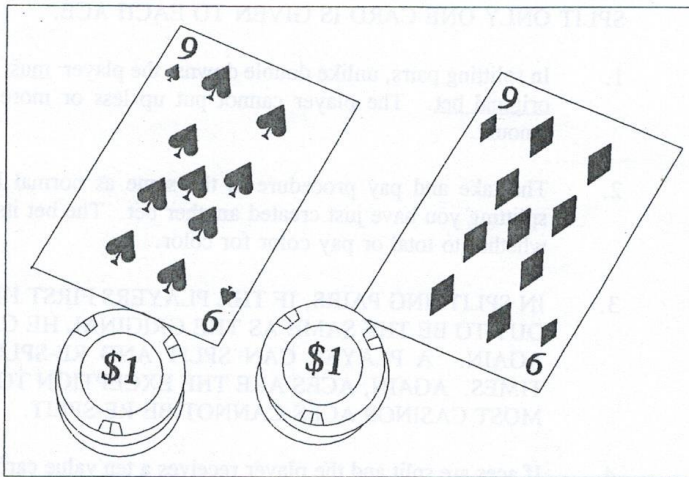
CHAPTER 11 - SPLITTING PAIRS

I. SPLITTING PAIRS

- A. In this game another popular player option exists called Splitting Pairs. Anytime a player is dealt two cards of the same value, the player may elect to split this pair. In actuality the player is going from one hand-one bet to two hands-two bets. A player can draw as many cards as they wish to on each split hand, providing they don't go over 21 each one being a separate bet against the dealers cards. An exception usually occurs with Aces in most casinos. STANDARD BLACKJACK RULES STATES THAT WITH ACES BEING SPLIT ONLY ONE CARD IS GIVEN TO EACH ACE.
1. In splitting pairs, unlike double downs, the player must match exactly his original bet. The player cannot put up less or more than his original amount.
 2. The take and pay procedure is the same as normal blackjack, and by splitting you have just created another bet. The bet itself will determine whether to total or pay color for color.
 3. IN SPLITTING PAIRS, IF THE PLAYERS FIRST HIT CARD TURNS OUT TO BE THE SAME AS THE ORIGINAL HE CAN SPLIT THEM AGAIN. A PLAYER CAN SPLIT AND RE-SPLIT UP TO FOUR TIMES. AGAIN, ACES ARE THE EXCEPTION TO THIS RULE. IN MOST CASINOS ACES CANNOT BE RE-SPLIT.
 4. If aces are split and the player receives a ten value card on an Ace - THIS IS NOT A BLACKJACK AND DOES NOT PAY 3 TO 2.
- B. In a face down game the player's cards must be turned up and separated if the player wishes to split. After the cards are separated just place hit cards as normal. In a face up game the cards are already exposed, simply deliver split hit cards normally after the bet is made. Always start with card on dealer's left - this is the first card.
- C. Get the player to verbally commit their decision with a pair of fours or a pair of fives. These pairs present problems for they could be split or the player could logically double down. GET A VERBAL COMMITMENT FOR THEIR DECISION.

D. Double on Splits

In some casinos the rules allow the player to double their bet after the split. This is called logically DOUBLE ON SPLITS. An example would be splitting eights and the first hit card delivered being a three, giving the player a two card total of eleven. This player may elect to double down. This double down is treated as a normal double down and all the same rules apply including take and pay procedures



SPLITTING PAIRS

CHAPTER 12 - SURRENDER

I. SURRENDER

A. In some casinos there is a special player option brought into play called Surrender. There are many variations to this option and they may be called Early Surrender or Late Surrender. Each option or variation works off of the same theme.

1. IN SURRENDER, THE PLAYER HAS THE OPTION OF FORFEITING HALF OF THE ORIGINAL BET TO THE HOUSE IF THE PLAYER FEELS THEIR IS LITTLE CHANCE OF WINNING AND IT IS A WAY OF GIVING UP AND NOT LOSING ALL OF THE BET, BUT PENALIZES HIM BY LOSING 1/2 OR 50% OF HIS TOTAL.
2. When it is the player's turn to either stand or draw cards the player can elect to Surrender. This means instead of drawing or standing the player can give up right at this point. To do so the player must verbally announce "Surrender". At this point, providing the dealer does not have a blackjack the dealer will take half the players bet and leave the player with half. The dealer will place the players cards in the discard holder for this player is finished.
3. There can be no surrender if the dealer has blackjack.
4. Any breakage situations previously covered go in favor of the casino. An example would be if the player has a five dollar bet and the house does not provide a \$.50 chip. In this case the player would receive \$2.00 and the house \$3.00.
5. All surrender situations will be handled in turn - in other words if a player announces surrender, handle his action at his turn.
6. Logical surrender situations will occur at times with the player having for instance 16 and the dealers up card being a ten. In this situation with the player being at a disadvantage at this point, surrender becomes a viable option. But players can surrender on any of their first two cards.

- B. If the casino you are in plays a style of blackjack called NO PEEK BLACKJACK which we will discuss later, surrender must be handled differently. In no peek, the dealer does not look at his whole card with a ten up. Therefore, the dealer will not know if he has a blackjack until the end of the hand. In this case if a player wishes to surrender before the dealer knows whether he has a blackjack or not, surrender is not an option. When a player announces surrender, the dealer will place a surrender button on the bet. After knowing whether he has a blackjack the dealer can move accordingly. If no blackjack by the dealer the player loses half the bet as per normal surrender. If the dealer has blackjack the player loses the whole bet.

SECTION IV - PROTECTION OF THE GAME OF BLACKJACK

CHAPTER 13 - BASIC RULES AND COMMUNICATION

I. DEALER'S RULES AND PROCEDURES

To retain the integrity of the game the casino developed rules for blackjack dealers and supervisors certain procedures that must be followed. These procedures insure that the players and the casino management the honesty of the betting action that is presented. The foremost duty of both the dealer and floor supervisor is to pay attention to everything that is going on during the live action and dead game situations. THE SIMPLEST BREAK IN PROCEDURE CAN BE THE SIGNAL FOR CHEATING BY EITHER THE CASINO EMPLOYEE OR THE CASINO PLAYER.

A. Casing the Layout

1. "Casing" is a casino or gaming term which means simply to look around or to observe. It is mandatory that the dealer should case or look around the blackjack layout, examining all bets to make sure they are in the betting circle before the cards are dealt. The dealer must not leave any questions about bets unanswered. If there is a confusing situation the dealer is unsure as to the bet and what is not, the dealer must get the player to commit as to what the bet is. NEVER ASSUME ANYTHING FOR IF YOU DO THE PLAYER MAY BE PUT IN A WIN SITUATION.
2. Before the cards are dealt the dealer must stack up each bet. In stacking bets the dealer will place the larger denomination cheques on the bottom of the stack. The cheque on top should always be the lowest denomination cheque.
3. The dealer should allow no objects on the table in front of the players except for drinks, ashtray and cigarettes. Objects such as purses, cellular telephones or any other paraphernalia should not be allowed. It is the responsibility of the dealer to ask the player to remove these objects.

4. The players do not have to play every hand but players who wish to play every hand have priority over those who don't. Telling the player to give up a seat for another or telling him he has to play every hand is a tricky situation and requires a lot of diplomacy. Keeping the floor supervisor abreast of these situations and possibly letting him handle the situation could be a good idea.

5. In casing the layout be alert for a past posting scenario. Past posting is betting after the fact. Some players may past post by adding to their bet after the cards have been dealt. The likely player to try this kind of cheating move would be the player on first or third base. These players actions at times are out of direct view if the dealer, seemingly giving the impression that the dealer cannot notice what they are doing. When the dealer cases the layout it is important for the dealer to remember the amounts that are bet by the first and third bet player.

II. COMMUNICATION

A. The dealer in the game of blackjack should not be a silent fixture much like a piece of gaming equipment. Besides the normal pleasantries that the dealer should convey to the player such as "Good Luck" and "How are you", other forms of communication should exist. For example: The communication that should exist between dealer and floor supervisor concerning game situations.

B. The floor supervisor's job is to monitor the game, keeping sure the dealer is following the basic procedures set down by the casino. That supervisor is also responsible for keeping track and monitoring the games bankroll and equipment. Each floor supervisor is usually in charge of more than one game, sometimes as many as eight games at one time. Obviously, no supervisor can see every action made by a dealer on all the games that they supervise.

C. Alert/Approval Calls

1. A system of verbal DEALER CALLS has been incorporated into the dealers duties. These calls inform the floorman what the dealer is doing. Certain calls are more important than others for certain dealer duties have priority over others. Many things the dealer does have to have definite floorman approval before the dealer executes these maneuvers. These important calls are called APPROVAL CALLS. Many duties of the dealer does not need approval but the floor supervisor should be alert to what the dealer is doing. These type calls are called ALERT CALLS.

2. Each casino will have their own standards as to what calls are Alert calls and what are Approval calls. In some casinos changing a \$20 bill is an approval call. In other words the dealer cannot give out this change without the floorman approval. In some casinos changing a \$20 bill is just an alert call.
3. An approval call must be handled in this fashion:
 - a. Call out verbally what you want to execute without turning your body away from the game.
 - b. Wait for a verbal response from the floor supervisor. If a response is not received, try the call again. **NEVER TURN FROM THE GAME TO TRY AND FIND THE FLOOR SUPERVISOR.**
 - c. If the floor supervisor responded in the affirmative then execute the maneuver you have called out.
 - d. If the floor supervisor responds in the negative the dealer must stop his actions and wait for further instructions from the floor supervisor.
4. An ALERT call is just what the name implies, a call to alert the floorman of what you as the dealer are doing. Simply make the call verbally and then execute what you have called out.

5. The following is a chart of ALERT and APPROVAL calls as used in most casinos. Some calls will be ALERT calls, some calls will be APPROVAL calls, some calls will be both.

<u>SITUATION</u>	<u>CALL</u>
Change Twenty Dollars	Alert
Change One Hundred Dollars	Approval
Color Change	Both
Money Plays (under \$20)	Alert
Money Plays (over \$20)	Both
Cheque Change (under \$25)	Alert
Cheque Change (over \$100)	Approval
Cheques Play (action over \$100)	Both
Card Down (off the table)	Approval
Cheque Down (off the table)	Approval
Marker requested (Credit)	Both
Foreign Cheque Change	Approval
Black cheques(\$100) in Action	Both
Even money on Blackjack	Approval
Shuffle (Multi-deck shoe)	Approval
Dealer Cuts	Alert
Doubling Down for Less	Alert
Cocktails Requested - my ass!	Alert
Marker Down (credit being paid)	Approval
Doubling Down on a Busting Hand (12 or more)	Approval
Insurance	Alert
Doubling Down on a Blackjack	Approval

D. There may be other calls that the dealer has to communicate to the floor supervisor. These are just the normal examples that will occur day to day. In communication calls remember to use COMMON SENSE in making your calls. Any unusual occurrence has to be relayed to your floor supervisor for his knowledge. Remember there are no secrets on a casino game, everything that is spoken to you that is pertinent to the game and cannot be construed as normal procedure must be relayed to the floor supervisor.

1. Any situation that deals with large sums of money, either as a buy-in or a bet must be approved.
2. Any situation that deals with markers, credit or changing of cheques from smaller denomination to larger denominations (COLOR CHANGE), must be approved by the floor supervisor.
3. Any situation that will cause you as the dealer to break from ordinary procedure must be approved by the floor supervisor.
4. IF YOU ARE NOT SURE, CALL IT OUT!

III. COLOR CHANGE

- A. Changing color or Color Change is when smaller denomination cheques are changed for larger denomination cheques. This situation generally occurs when the player desires to "cash out" or leave your game to go to the cashiers cage. You as the dealer do not want the player to walk from your game with huge sums of smaller denomination cheques, requiring your game to be filled. The logical move here would be for the dealer to change those smaller denomination cheques to larger ones. An example would be to change twenty five dollar cheques into four twenty five dollar cheques. This action serves two purposes, the first to save on the game being filled constantly, the second to make carrying cheques easier for the player. This "Color Change" is frankly just the opposite of making change but this function is a more important act that must be APPROVED by the floor supervisor.
- B. In most situations a color change should be requested by the player and not all players leaving your game need a color change. Use COMMON SENSE in determining the need for a color change. The player walking from a game with less than ten cheques of one color may not need a color change, however, if requested give a color change - but let the player request color. The player walking from a game with twenty or more cheques of one color needs a color change. Ask the player if they would like a color change. If the player declines let them go. Players do not have to change color.

C. If a player wishes a "Color Change", the following procedures apply:

1. Finish all other duties (all cards off the table).
2. Call out "Color Change", and wait for an Approval.
3. After verbal approval is given, bring the players cheques to the shuffle pad and run them down (count the cheques) in readable stacks for all to see.
4. Take out the same amount of larger denomination cheques that the player has turned in, count this amount and set it on the shuffle pad.
5. Call out the amount that you are giving out and wait for approval. Example, "\$500 color going out".
6. After approval, give the player the larger denomination cheques first, then after the player accepts these, put the smaller cheques back in your rack. NEVER THE OTHER WAY AROUND.

D. REMEMBER A COLOR CHANGE IS AN APPROVAL CALL NO MATTER IF THE AMOUNT IS LARGE OR SMALL. LET THE PLAYER REQUEST THE COLOR CHANGE IF POSSIBLE. NEVER PUT THE CHEQUES AWAY BEFORE YOU HAND OFF THE COLOR CHANGE.

IV. SECURITY AND PROTECTION OF THE GAME

A. The security of the twenty one game is of the utmost importance to the casino. Not just for the obvious reasons of protecting against someone stealing from your casino but to also insure the integrity of the game.

It is equally important to protect your game from players cheating as it is to protect your game from being cheated by casino personnel.

B. There are many preventative measures that can be taken to prevent cheating and insure the integrity of the game. Most preventative measures are built into your casino game in your basic dealing and operating procedures. The following of these procedures is the one main tool casino supervisors have in making sure the game is operated "on the square". A break in dealing procedures should be a distinct warning sign to supervisors of possible impending cheating. This break in procedure, no matter how small or seemingly insignificant, should sound a warning bell to the floor supervisor. Disregarding a break in procedure is opening the door to a host of potential horror stories.

- C. The majority of casino cheating, scams, rip-offs and the like, are not high tech or intricate plans but simple maneuvers made good by breaks in procedure. The key to game security and protection for the dealer and supervisor both are staying in procedure and most of all: **PAYING ATTENTION TO THE GAME AND NOT GETTING DISMAYED BY WHAT IS GOING ON AROUND YOU. CONSTANTLY CASE YOUR LAYOUT ESPECIALLY WHILE THE HANDS ARE BEING PLAYED.**
- D. For the sake of this text we will call cheating by the player, **CHEATING FROM THE OUTSIDE** and we will call cheating by casino personnel, **CHEATING FROM THE INSIDE.**

CHAPTER 14 - CHEATING FROM THE INSIDE

I. CHEATING FROM THE INSIDE

- A. The following are unusual moves or out of the ordinary occurrences on the part of the dealer that floor supervisors should look for and be suspicious of when watching a Blackjack game.

1. Tipping the Hole Card

Be alert when observing a dealer making unnecessary actions or gestures while looking at his hole card. This could be a means of signaling an outside agent and informing this agent of the value of the hole card. There are many variations and means of tipping the hole card that it would be impossible to list them all. Floor supervisors should be alert to any unusual hitting or standing on the part of the players as an indicator to a hole card tip.

2. Flashing the Hole Card

This is exposing the hole card for an instant to a player. Be observant of the manner in which the dealer buries her hole card. A right handed dealer could flash the hole card to the player on third base. A left handed dealer could easily flash to the player on first base. Dealers when peeking at their hole card could flash to an agent at a game behind them, who could then signal a player on the game. Following of proper hole card peek and placement procedures are the only way to prevent this.

3. Tipping or Flashing the Hit Cards

On a hand held deck game, be especially wary of any unusual manner in which the dealer holds the deck. Tilting the deck too far back toward the body enables the dealer to flash to players the next card coming out of the deck. This can be flashed from either the top or bottom of the deck.

4. **Exposing the Deck to an Outside Agent**

Holding the deck in other than the normal fashion, which is held up and angled toward the dealer, almost like a book the dealer alone is looking at. Holding the deck down allows the player to read the top of each card. If these cards are marked, bent or in any way altered, the player sees all. Holding the deck up prevents this problem.

5. **Dealing Seconds**

To deal seconds means the dealer deals out the second card instead of the top card. In order to make this useful, the dealer must be able to peek or look at the first and second cards coming out of the deck. There are a number of ways and fashions that the dealer can do this, during the hole card peek or in what's called a "Bubble Peek" while holding the deck. The dealer must hold the deck different than normal or do something out of the ordinary to execute this peek. In watching for second dealing watch for the peek. Also watch the thumb on the dealers deck hand for if second dealing is happening that thumb will not move as normal.

6. **Stacking the Pickup**

In picking up the cards, the dealer can pick the cards up and stack them in the discard rack in such a manner as to insure these cards will come out in a prescribed manner, giving the outside agent an edge. In putting these cards away in a certain order and not shuffling in normal procedural fashion, these cards will come out exactly as put away. This is prevented by making sure dealer pick up the cards and shuffles as per your normal casino procedure.

7. **Dumping the Game**

This is perhaps the boldest cheating maneuver the dealer can make and always involves outside agents. The dealer will continually pay the players or even just hand off cheques to the player. No tricky moves here just a lot of nerve. Dumping the game could consist of:

- a. Intentionally miscounting the players hands, dumping the game by continually paying.

- b. Picking up losing hands and then paying the player.
- c. Intentionally overpaying on the part of the dealer.
- d. Handing off cheques to an outside agent directly from the dealers rack to the player.

These moves as I have stated are bold. The floor supervisor should be observant of unnecessary nervousness on the part of the dealer. Be wary of out of the ordinary moves and the dealer who is always watching to see where the floor supervisor is standing.

8. Dealer Playing the Player's Hands

Conversation at the blackjack game is both necessary and mandatory to create a welcome feeling and to create a hospitable atmosphere. Clear explanations by the dealer to the players of the rules and procedures of the game are justified and an important part of the game. But a fine line must be drawn between rule explanation and advice. The dealer must not give advice as to how to play the hand to any player. To do this would be letting the dealer play the hand and this cannot be tolerated. The floor supervisor should closely monitor any game that he thinks this situation is occurring.

9. Subs

A Sub is a device attached to the clothing or the body of a dealer and is used as a means of concealing cheques or money. The floor supervisor should be alert to a dealer going to any part of the body, clothing or hair with their hands without properly cleaning the hands. Remember to clean the hands, the dealer simply has to clap the hands and expose the palms up for all to see.

B. **Swinging With Cheques**

On this same topic of stealing cheques from the game which is also called "Swinging with Cheques, in addition to watching the dealer for going to the body, hair or apron, be wary of balling up tissue and inserting this tissue in pockets or sleeves.

1. Be alert to oversized watches or jewelry where cheques could be concealed.
2. Be alert to a dealer going to his mouth without exposing his palms up. Cheques and currency has been swung this way.

CHAPTER 15 - CHEATING FROM THE OUTSIDE

I. CHEATING FROM THE OUTSIDE

A. Cheating from the outside or player cheating is by far easier to spot and always entails a lack of procedural attention by the dealer and floor supervisor. The following are unusual moves or out of the ordinary occurrences on the part of the customer that floor supervisors should look for and be suspicious of:

1. **Suspicion** - Be suspicious of a player who is continually watching to see where the floor supervisors are.
2. **Going South** - Watch for a player who is going in and out of his pockets or going to any part of his body. This player could be going to his pockets with cards.
3. **Handmucking** - Be suspicious of the player who handles the cards in a peculiar manner or who covers the cards completely with his hands, hiding the cards from sight when looking at them. This player may be switching cards by going to his pockets or another part of their body with cards.
4. **Pinching and Pressing** - Be wary of the player who, when looking at their cards, covers and blocks their bet with their hands so the bet cannot be seen. This player while blocking the bet could be Pinching (subtracting to the bet) or Pressing (adding to the bet). The player uses the palm and little finger of free hand to do these maneuvers while the bet is blocked.
5. **Peeking** - Be careful of the player who continually watches the deck in a hand held game. This player may be able to read the deck or is getting a peek at the cards from the dealer. Look for unusual hitting or standing patterns as a tip off.
6. **Signals** - Be especially concerned with the player standing near the table, not playing, who continually watches the deck or the shoe. This player may be reading the cards and relaying signals to an accomplice.
7. **Switching Cards** - Be careful of the person playing two or more hands executing a card switch. A simple sleight of hand maneuver will complete this move. One hand on the cards will prevent this. Two players playing side by side could be involved in a switch.

8. **Distraction** - Be especially careful of unusual occurrences such as the first or third base player distracting the dealer so that players on the other end of the table can execute a variety of cheating moves. Seemingly innocent occurrences such as spilling a drink, asking a question or starting an argument could be planned disturbances designed to distract the dealers attention. **STAY FOCUSED AND ALERT.** Distraction moves will be rehearsed and well planned. Some players may try to distract or block out the floor supervisor also using out of the ordinary occurrences.
9. **Altering Cards** - Playing cards in use in casino style blackjack may be altered, marked, distorted in many different ways. These marked cards will enable player to read the cards as the dealer holds the deck or even read the dealers hole card.
 - a. **Sorts** - One deck of cards made out of sorting many decks of cards to take advantage of the design on the back of the cards. On certain decks of cards, the diamond design on the edge of the card is cut off at different points of the diamond to denote high or low cards.
 - b. **Crimps** - A crimp or fold is put on the edge of the card so that it may be seen and read from the outside. The player may read this by looking at the deck or even at the dealers hole card. Crimps may be put in an up or down position denoting high or low cards. The crimp may be put in a position to even denote the denomination of the card.
 - c. **Sand Work** - This is where the edge of the card is sanded and becomes clean or white in comparison with the rest of the cards. This card may be read or seen from the outside when the dealer peeks at the hole card or as the card comes out of the deck if the deck is not properly protected.
 - d. **Waving** - Bending or distorting the edge of the cards so that the cards have a wave to them. This can be seen when picking up a group of cards and examining the sides.
 - e. **Daubing** - A daub is a substance used by cheaters to mark cards. This substance, which could be paste, glue, grease, hair oil or any number of chemicals which could be seen on the cards, is smudged on the back of the cards. Players could get sophisticated with daubing, using special substances that are only seen with high tech eyewear or special contact lenses.

- B. In speaking of security and protection of the game of Blackjack, many precautionary devices are in place and implemented by the casino. Surveillance cameras and security personnel cannot be your sole means of game protection. The pre-eminent security device of the blackjack game are the procedural methods built in to your game. Your shuffle procedures, take and pay procedures and communication rules must be adhered to for security reasons. CASINO FLOOR PERSONNEL SHOULD FOCUS THEIR ATTENTION ON THIS PROCEDURE. ANY BREAK OF THESE PROCEDURES SHOULD TRIGGER YOUR WARNING SYSTEM.

SECTION V - CREDIT PLAY

CHAPTER 16 - MARKERS

I. MARKER

- A. In most full service casinos in this country, known or established players are offered credit. Almost like a loan the casino offers the player to allow that player to gamble in their casino. Unlike a bank or credit card loan there is no interest charge on this loan but this loan is very short term. Pay back is usually required no later than two weeks after the issue of the credit. The normal bank or loan credit procedures are followed before the inception of this credit, meaning an application is filed, usually at the cashier's cage and the property checks the customer's credit rating. There must be a bank account that the casino will verify. In essence what will happen when the customer's credit is approved is the hotel will have the customer sign a counter check for the amount drawn out, payable to the hotel. This counter check, called a MARKER, is used as a guarantee that the customer will pay back the amount borrowed. If the customer pays back the borrowed amount, the casino destroys the counter check. If the customer is lax in paying back the borrowed money, the hotel sends their counter check through the customer's bank account for payment.

B. Illustration of a casino marker:

TO _____		CUSTOMER'S CHECK (FOR CASH ONLY)	
NAME OF BANK			
BRANCH	YOUR ACCOUNT NUMBER	DATE	19 ____
PAY TO THE ORDER OF _____		\$ _____	
			DOLLARS
I REPRESENT THAT I HAVE RECEIVED CASH FOR THE ABOVE AMOUNT AND THAT SAID AMOUNT IS ON DEPOSIT IN SAID BANK OR TRUST COMPANY IN MY NAME. IS FREE FROM CLAIMS AND IS SUBJECT TO THIS CHECK.			
ADDRESS	PHONE	SIGNED _____	
CITY	STATE		
DO NOT WRITE BELOW THIS LINE			
FORM 1002A STANDARD FORMS CO., PHOENIX			

MARKER

C. In simplistic terms this is how casino credit works.

1. Customers after being approved for credit will generally draw money for casino play right at the table they choose to play. Their first casino contact is generally the dealer therefore the customer will make the credit request here. When this occurs, the dealer being an agent of the casino will immediately relay the request to the floorman. At this point the floor supervisor will check on the customers credit status. **THE DEALER SHOULD DO NOTHING AT THIS POINT CONCERNING GIVING THIS PLAYER MONEY. AWAIT INSTRUCTIONS.**
2. If the floor supervisor approves the players request for credit, he will authorize you to give the agreed upon amount to the player. The first thing the floor supervisor will do is place a button or lamer on your game denoting how much credit is to be issued. These lamers are kept in the pit with various denominations printed on them. After the lamer is placed on the game and the floor supervisor has given the O.K., the dealer should take the amount out of the rack and place it on the shuffle pad. After the floor man verifies the amount the dealer should hand the amount off to the player.
3. At this point the dealer should resume play, getting on with the game. The floor supervisor at this point will present the player with the counter check or MARKER for the customer signature. This marker will be in check form and has printed on it the table number, the amount of money issued and all of the pertinent information. After the customer has signed the marker, the floor supervisor will present a portion of this marker, usually a stub, for the dealers initial. **BEFORE YOU AS THE DEALER INITIALS THIS, VERIFY ALL THE INFORMATION IS CORRECT, ESPECIALLY THE MONETARY FIGURES.** After this is initialed, the stub is dropped into the drop box for accounting information. The floor supervisor will then remove the lamer.
4. For all intents and purposes this is how the casino credit system works in regards to drawing money at the game. When casino personnel refer to "Taking out a Marker", this is what they are speaking of. Remember as a dealer your main function in this type of transaction is to act as an agent and follow the floor supervisors instructions.
 - a. **DO NOT GIVE OUT ANY MONEY WITHOUT CLEAR, PRECISE INSTRUCTIONS TO DO SO.**

- b. MAKE SURE THE AMOUNT YOU DISPERSE IS THE SAME AMOUNT THAT APPEARS ON THE TABLE LAMER.
- c. IN INITIALING OR SIGNING ANY PAPER WORK PERTAINING TO THIS MARKER, MAKE SURE EVERYTHING IS CORRECT INCLUDING THE AMOUNT, THE TABLE GAME AND THE DATE.
- D. In the event of any wrong doing or possible scam regarding this transaction, the dealer could be deemed an accessory. Make sure everything is above board and correct concerning this marker.

II. CALL BET (BET/TABLE MARKER)

- A. There is another form of credit in gaming that is applicable in talking of markers. This form of credit is when the customer comes up to the game and requests the dealer to place an amount up for him as a bet. The player may come up to the game with no money showing and say to the dealer for example, "I want to bet \$50 on this hand". This action, common in casino gaming is called a "CALL BET". This could also be called a bet marker or a table marker. The player is asking the house to put him up for the bet and win or lose the player will take care of the amount owed after the hand. This type betting, although common in all casino games, is not to be offered to all players. It is a special situation, used as a courtesy to a good player.
- B. As in all forms of casino credit, the dealer has NO AUTHORITY to approve this credit. Therefore, the first duty of the dealer is to relay the credit request to the floor supervisor. The dealer should first call out the amount called to the floor supervisor. "\$50 called or \$50 call bet requested", would be the proper terminology to use. At this point the dealer should wait for approval or denial. If denied, go on with the game, the floor supervisor will explain to the player.
- C. After calling out the requested bet and receiving approval, the dealer should execute the following procedure:
 - 1. Cut out the requested amount on the shuffle pad.
 - 2. Match the requested amount on the shuffle pad. You should have two equal amounts on the shuffle pad (in other words twice the requested amount).

3. Set one of these amounts in the players betting circle. Place the other equal amount in front of your check rack and heel this amount towards the player who made the bet. These cheques you have left in front of your cheque rack denotes what the player owes.

4. Deal the hand. Normal take and pay procedures apply. If the player with the call bet loses, he must settle this call bet before the next hand. If the player loses and desires to pay the bet with cash, place the cash on the shuffle pad along with the call bet cheques you have near the rack and call out "MARKER DOWN", for the marker is paid. If the player has change coming back after this pay off, give this change but call this out also.

5. If the player wins the hand, pay the bet as normal but after the cards are removed, get the marker amount back from the player. Place this marker amount from the player on the shuffle pad along side the table marker you have next to the cheque rack. Call out "MARKER DOWN" for this marker is paid.

D. These calls, MARKER DOWN AND MARKER REQUESTED are approval calls, wait for a definite response.

1. This ability to call a bet is a privilege the floor supervisors approval is needed. A Dealer should not assume the player is going to receive this call bet. FOLLOW INSTRUCTIONS AND COMMUNICATE ALL REQUESTS ON THIS PROCEDURE.

2. This call bet situation will come into play often on double downs and splits when the player has made the bet but has no more cheques on the table. This player may be reluctant to buy in for more cheques, waiting for the results of the hand.

CHAPTER 17 - FILLS AND CREDITS

I. FILLS AND CREDITS

- A. On casino games, when the cheque rack runs low of cheques, this rack must be replenished. The systematic fashion of adding to the cheque rack is called a FILL.
- B. In the same vein when a game cheque rack is holding too many cheques the rack has to have cheques removed. The systematic process for removal of cheques is called a CREDIT.
- C. Both fills and credits are procedural functions that generally happen to a blackjack game many times during casino action. All casinos have written operational procedures concerning these two functions and these procedures must be followed precisely.
- D. The dealers function in Fills or credits are mainly to accept the cheques in the case of the fills and to remove the cheques from the rack in the case of the Credit, But there is also paper work requirements for the dealer in both these transactions that must be adhered to.

II. FILLS

- A. One function of the floor supervisor is to monitor the game and determine when a fill is needed. After deciding to fill a certain game the floor supervisor will fill out a written request for the fill, leaving a copy of this request on the game. The fill will be brought to the game normally by a security officer. In giving the fill to the dealer, the security officer will normally wait for the game action to stop before setting the chips and paperwork on the table for dealer acceptance. At this point the dealer should count the cheques, making sure the amount delivered corresponds with the amount on the paperwork. The fill slip or paperwork should contain all correct, pertinent information such as cheque denomination & amount, table number, date and time. After making sure all information is correct the dealer should sign the fill slip, giving a copy back to the security guard and dropping a copy into the drop box for accounting purposes. The dealer will then put the fill cheques into the cheque rack. This whole cheque transaction will take place on the shuffle pad when all action has stopped.
- B. The dealer should always remember in fill transactions to check all paperwork for correct information. Being the recipient of this fill leaves the dealer responsible for correctness. Do not take anything for granted and accept nothing but the correct written amount.

ILLUSTRATION OF A FILL SLIP AND CREDIT SLIP

☐ FILL ☐ CREDIT			
NAME		TIME	
SHIFT	GYD	DAY	SWING
GAME	TABLET	AMOUNT	AMOUNT
Craps			
21			
Roulette			
Keno			
TOTAL			
MEMO			
FORM 101 BLACKJACK POKER - LAS VEGAS			

FILL SLIP

No. 10072		
CREDIT SLIP	DATE	
GAME NO.	AMOUNT	
CRAPS		
"21"		
ROULETTE		
CREDIT FOR:		
BOX	CASHIER	

CREDIT SLIP

III. CREDITS

- A. Credits occur when there are too many cheques on the game. This situation will not occur nearly as much as fills but never the less credit situations will come into play. The floor man, in monitoring the game, will determine when cheques have to be credited off of a game. The floor supervisor again will fill out a written request for credit, leaving a copy of this credit slip on the game in question and giving a copy to the security officer. The security officer will then come to the game with empty cheque racks for the dealer to place the cheques in. The security officer or the floor supervisor, before the cheques are removed, will place on the game lamers or buttons.

The lamers will have a denomination corresponding to the amount of cheques to be taken off the game. The dealer will then place in cheque racks the amount of cheques to be taken off the game, making sure this amount coincides with the amount both on the lamers and the amount indicated on the fill slip. The security officer will then remove the cheques from the game, delivering these cheques to the cashiers cage and receiving in turn a CREDIT SLIP. This credit slip is returned to the blackjack game for dealer acceptance. After examining the credit slip, the dealer will sign the paper work, giving one copy back to the security officer and dropping one copy into the drop box for accounting purposes. The security officer or the floor supervisor will then remove the lamer buttons.

- B. The dealer should remember with credits as with fills that it is imperative that all written information is correct. Make sure all pertinent information is included such as the amount, table number, and correct date and time.

CHAPTER 18 - CURRENCY AND LIMIT BETS

I. MONEY PLAYS

- A. As we know, the casino expects all players to buy cheques at the game, play with these cheques and cash these cheques out at the cashiers cage when they are finished. This is the normal fashion but things do not work this way all the time. Some players do not wish to play with casino cheques, they wish to play with currency or cash. Can these players do this? Of course they can but, there are certain rules and procedures to follow for this type of play.
1. Any time a customer places money on the layout, get the player to decide whether he wants change or he wishes to play the money. This is done by simply saying "Change only", if the player wishes to play the money he will declare this now.
 2. If the player decides to play the money the dealer must call out "Money Plays" and get a response from the floor supervisor. This is an Approval call.
 3. There is no need to count the money at this point. If you are unsure of the amount that is bet and are concerned the player has more than the house limit, the correct call should be "Money plays to the limit". Even if the player has more than the house limit in the betting circle, all that player can win or lose is up to the house limit.
 4. After you have received the approval deal the hand. If the player loses normal take or pay procedures comply, take the cash as the player loses in turn and place the money in your cheque rack. After all normal procedures have been completed, count the player's money and if over the house limit give back the change.
 5. If the player wins the money plays bet, follow normal procedure. When you get to the cash winner, count the player's money right in the betting circle making sure it is readable. Build your payoff for this bet in the shuffle pad, making sure this payoff is readable. Place the payoff in the betting circle. DO NOT PAY ANY AMOUNT OVER THE HOUSE LIMIT.

- B. Each casino has betting limits that hold true whether the bet is casino cheques or money plays. If unsure whether the bet is over the limit there is no need to count the bet until a win or loss occurs. Simply call out "Money and/or Cheques play to the Limit". This gives a clear cut disclaimer to any potential problems and is an important call.
- C. Foreign Cheques are cheques from a different casino. These cheques are not valid currency in your casino and any foreign cheques on your game should mandate notification of your floor supervisor. Calls such as "Foreign cheque change" or Foreign cheques play " are appropriate and are Approval calls.

SECTION VI - SITUATIONS

In your day to day work routine there are many situations that will occur, some normal and some out of the ordinary. These situations, as in all casino game situations should be handled in systematic procedure for the protection and security of the game. This Section covers some situations that you will encounter.

I. DEALER PROCEDURES

A. The following are some of the standard rules and procedures that all dealers must follow on a daily basis.

1. The dealer's hands must always remain on top of the table and must never be brought in contact with the body. The dealer's hands must always be in plain view of the floorman. If for some reason you must touch the body, or reach below the table top level, bring it to the attention of the floor supervisor.
2. When relieving another dealer, always come in from the left side and as soon as the other dealer steps off and out of the way. As soon as you step in, put your hand on the shoe and get into position.
3. When you are being taken out, always finish any action you have started. After this "clean" your hands by clapping and holding your hands palms up for the cameras to see. Then step off to the right.
4. Before leaving your game, always straighten out your rack for the oncoming dealer.
5. When coming in to a game, always check the rack to make sure it is in order and all tubes not in use are capped.
6. Never get into a disagreement with a player. If any kind of situation comes up that you are not sure of, immediately call a floor supervisor. Any argument with a player, if handled without the floorman present or at least knowledgeable of the situation, you as the dealer will come out looking bad. The dealers should always tell the floor supervisor of the situation to get himself out of the middle. Any screaming match with a player you will lose.

B. When you are relieved for a break, the dealer must do the following:

1. Complete all the hands in play, gather up all the cards on the table and place them in the discard rack. If you are in the process of shuffling on a shoe game, you must finish the action. If you are on a hand held deck game, simply spread the cards on the table shuffle pad.
2. Thank the players for any tips received and wish all players good luck, whether they tipped you or not.
3. Turn away from the relief dealer with your hands open, (palms up) as you leave the game.
4. Do not get into a prolonged conversation with your relief dealer or stop to have a conversation with a player before you leave the game. Leave the game when relieved.
5. If you have tips in your pocket or on the game take them immediately to the token box or wherever they are required to be dropped off. Do not leave the pit area with tips.

C. Upon entering the pit, to start a shift or relieve a dealer:

1. Go straight to the supervisor in charge for assignment or directly to your game if game assignments have been given.
2. Make sure all shirt or uniform pockets are empty.
3. Always enter the game from the side away from the floor supervisor. Never block the supervisor's line of vision. On a shoe game enter from the opposite side of where the shoe is (left side).

D. Miscellaneous Dealer Requirements:

1. You are judged by the company you keep.
2. There is no substitute for honesty.
3. Dependability and punctuality are as important as skill.

E. Personal Appearance Guidelines:

1. Hair must be neat, clean and groomed at all times.
2. Beards and mustaches are normally not allowed.
3. Fingernails must be neat and clean at all times.
4. Normal standard dealer attire is black pants or skirt with white shirt or blouse, especially for an audition, wear black and white.
5. Dark shoes, preferably black.

F. General Standards of Conduct:

1. Be pleasant to all. This is a pure customer service business with entertainment the name of the game. We stress conversation with the players, but we must be careful not to go overboard here. Be wary of excess unnecessary conversation.
2. Players must be allowed to make their own decisions. Dealers must never play the players hands. Giving advise can be dangerous and leads to dealers crossing the line between being friendly and playing the players money. Players must be allowed to make all playing and monetary decisions without interference or suggestions from the dealer.
3. Smoking, chewing gum, or any other unsightly appearance type situation detract from the image most casinos wish to portray. Therefore, this type action is to be refrained upon in all public areas by all pit employees.
4. No personal items are to be carried in shirt pockets while on the game. Bringing of personal items into the pit area is frowned upon.
5. In order to prevent customer complaints or any taint of collusion, dealers must spend their relief periods in the dealers lounge or cafeteria, not in the casino, coffee shop, sports book or any other public areas unless specific permission is given to that dealer.

6. Also, for the same reasons as above, dealers must obtain specific permission to leave the building.
7. For obvious reasons, a dealer must avoid any action that could be deemed "hustling" or any other form of direct solicitation of bets for dealers. This type violation will usually result in stern reprimands or possibly termination.

F. Shift Procedures & Rules:

1. Concerned efforts will be made to assign dealers to the shift of their preference on a purely equitable basis, but schedules and the smooth operation of the casino has priority over shift preference. Therefore, dealers are expected, after reasonable notice, to accept any shift assignment given to them.
2. Dealers should expect to work one hour on the table at one time with a fifteen minute break. This is not etched in stone and dealers may have to work longer than this with shorter break times.
3. Dealers may be required to punch in and out of each shifts, using their I.D. badges provided.
4. If you are going to be absent, a call in time of at least three hours is generally required. This may vary from place to place, along with times to call if you are going to be late. Also, when calling in, be aware of the person you are calling and remember or record this information.
5. Because of the unpredictability of our business, be expected to work overtime when needed.

H. Common Errors in 21 Which Result in Dealer Correction:

1. Failure to have the deck out.
2. Looking around the casino while the game is in progress.
3. Improper shuffle.
4. Dropping the deck low when hitting.

5. Picking up cards before play is finished.
6. Holding deck carelessly.
7. Giving double down card before additional money is put in the betting circle.
8. Allowing player to hold currency in hand until the change is given to the player.
9. Dropping currency before handing off the players change.
10. Burying hole card with one hand.
11. Paying blackjacks before coming to that player's turn.
12. Dealing to money placed outside the circle.
13. Putting change in betting circle.
14. Does not cut large stack in half and size up to it three times as a blackjack paying method.
15. Exposes top card when hitting.
16. Not separating cheques on a payoff.
17. Not signifying a push.
18. Signifying a push after picking up cards of that hand.
19. Paying off with foreign cheques.
20. Leaving currency in circle when making change.
21. Dealing down too far in the deck.
22. Picking up part of the hand, then paying hand.
23. Allowing player to cap bets.

24. Allowing players to pinch bets.
25. Paying with dirty money.
26. Not announcing a large buy in or cheques play.
27. Not spreading the cards properly.
28. Capping blackjack payoffs.
29. Using cards from previous hand to turn cards over.
30. Hesitating with hit cards when hitting.

CHAPTER 19 - MULTIPLE HANDS

I. MULTIPLE HANDS

- A. Players can and will play more than one hand at a time. When this happens in a face down game, the first hand is dealt in normal fashion, behind the players bet, but the second hand is dealt in front of the players bet. The player must play the first hand first, making all decisions on this hand before even looking at the second hand. In a face up game all cards will be exposed but the player must still make first hand decisions first. The only exception to this rule is when the dealer calls for Insurance. Only then is the player allowed to look at both hands.
- B. When a player plays multiple hands the player must bet an additional amount on each hand. The normal rule in this case is the player must bet double the house minimum to play two hands. This rule could vary from casino to casino.

CHAPTER 20 - DEAD GAME PROCEDURE

I. DEAD GAME PROCEDURE

- A. When your game has no players this is considered a "Dead Game". First take all cards out of the discard tray and the shoe and spread them face up in two rows parallel to the insurance line. If single deck spread in one line. Next straighten out your cheque rack and when finished clean your hands by clapping and opening palms of the hands face up.
- B. On a dead game it is a good policy to keep hands in sight at all times. Simply keeping your hands on top of the table at all times. Some casinos have their dealers place their hands behind their back - not a very good policy. NEVER ALLOW DEALERS TO CROSS THEIR ARMS WHILE STANDING AT A DEAD GAME. THIS IS NEGATIVE BODY LANGUAGE, Also make sure eye contact with prospective customers is made as these prospects pass by.
- C. Any time the dealer has to leave the table or sight with the hands and especially if the dealer has to go to the body, always CLEAN YOUR HANDS. To clean your hands, if both hands are free, by clapping and exposing the hands palms up. If you have cards in hand (single deck), simply turn free hand palms up to show it is empty.

CHAPTER 21 - RUN BACK THE CARDS

I. RUN BACK THE CARDS

- A. In the game of Blackjack there will be disputes concerning card totals and possible dealer errors. **YOU CAN COUNT ON IT.** A player may have rightfully won and the dealer took his money by mistake. The player may realize the mistake after the dealer has taken the cards but before the next hand is dealt. Or the floorman may have spotted a mistake but could not get to the game before the dealer put away the cards.
1. At this point the dealer will have to **RUN BACK THE CARDS.** The dealer will have to take the cards out of the discard rack and place them back in front of the players the way they were originally placed.
 2. At this point the dealer will have all the evidence in place to make any decisional changes.
 3. To get the cards back in the correct order it is imperative for the dealer to have put these cards away in the discard rack correctly in the first place.
 - a. **WHEN PICKING UP THE CARDS AFTER COMPARING THE HANDS, THE DEALER MUST ALWAYS START TO HIS RIGHT (THIRD BASE) AND PUT THESE CARDS AWAY IN ORDER, MOVING TOWARDS HIS LEFT (FIRST BASE).**
 - b. **AFTER PICKING UP ALL THE PLAYERS CARDS AND PLACING THEM IN THE DISCARD RACK, THE DEALER WILL PICK UP HIS OWN CARDS AND PLACE THEM IN THE DISCARD RACK.**
 - c. **THE DEALERS CARDS ALWAYS GO IN THE DISCARD RACK AFTER THE PLAYERS CARDS. WHEN THE CARDS ARE RUN BACK THE DEALERS CARDS WILL ALWAYS COME OUT FIRST.**
- B. If an error or dispute occurs and the players wish the cards to be run back, this is something the dealer must not do on his own. Inform the floor supervisor of the dispute and the floor supervisor will determine if the cards are to be run back.

CHAPTER 22 - TOKES (DEALER TIPS)

I. TOKES (DEALERS TIPS)

- A. In most of the casinos worldwide, dealers are paid a wage by the house. This wage is usually very small, sometimes the national minimum wage. Most dealers generate the bulk of their income from TOKES or tips from the players. This gaming business is a service business and tips are part of our culture.
- B. There are two ways the players will usually give tips to the dealers. The first way is for the customer to just physically hand these cheques to the dealer either during their play or as they are leaving. This kind of tip is called a HAND IN. When cheques are given to the dealer in this fashion, the dealer simply picks up the cheques (WITH A CLEAN HAND) and places the chips either in his shirt pocket or in a specific tip box that is sometimes placed on the game. TAKE CARE OF ALL OTHER BUSINESS BEFORE YOU WORRY ABOUT THIS TIP.
- C. The second way tips are given is when the customer tips the dealer by making a bet for them. This is generally the way customers will tip the dealer. This is done by the player placing an additional amount of money in front of their own bet. If the players hand wins, the dealer will first pay the players bet then pay the tip bet. After all the cards have been picked up, the dealer will pick up his tip bet that has won and of course thank the player.
- D. If insurance is a factor, the player may wish to insure the dealers bet also. This can be done by figuring out the total amount bet.
- E. In the case of Doubling Down or Splitting, the player has the option of doubling or splitting the dealers bet. If it is a split and the player does not put out extra money for the dealer, the dealer will make his bet go with the first hand.
- F. Dealer tips are generally pooled. In other words all dealers in your casino place all their tips in a central location and depending on your operation are counted or dispersed either every shift or daily. In the old days in Las Vegas, the dealers used to keep their own tips. This situation got out of hand. With the dealers making an exorbitant amount of money and a lot of unsavory situations occurring. Although there are obvious disadvantages to the dealers not pooling, there are advantages to the dealers keeping their own tips also. Possibly the dealers would be more motivated to keep their game full.

SECTION VII - FINDING & KEEPING A CASINO JOB

CHAPTER 23 - AUDITIONS

I. AUDITIONS

- A. To fully judge if the novice or break in casino dealer is adept at his skills, this novice must receive an audition. Almost like show business, the producer in this case is the casino supervisor or manager in this case. We must be able to judge for ourselves as managers if you are proficient enough at your skills to be hired as a dealer. Just the completion of the course is not enough. We are dealing with the public and like being on stage, nervousness comes into play. An audition or trial is always given on a live game and varies in length of time.

Items to be watched for and graded on are.

1. SHUFFLING
2. MAKING CHANGE & CHEQUE CHANGE
3. CHEQUE CUTTING
4. PITCHING THE CARDS CARD DELIVERY
5. SPLITS & DOUBLE DOWNS
6. INSURANCE
7. GAME & DECK PROTECTION
8. CARD TOTALING ABILITY
9. HOLE CARD PEEK
10. TAKE & PAY PROCEDURE
11. CREDIT AND MARKER PLAY
12. RUNNING BACK A HAND
13. CONVERTING AND TOTALING PAYOFFS
14. DEALER CALLS
15. CORRECT RACK USAGE
16. SHOE SHUFFLE AND DELIVERY
17. BLACKJACK PAYOFFS
18. SPREADING AND TURNING OVER PLAYERS HANDS
19. COLOR CHANGE
20. PERSONALITY AND HUMAN RELATIONS SKILLS

CASINO SIMULATED AUDITION

Students Name _____ Date _____

1. Shuffling and Strip (Double Deck)	1	2	3	4
2. Making Change (Cash \$10 - \$20 - \$100)	1	2	3	4
3. Cheque Change (\$10 - \$20 - \$100)	1	2	3	4
4. Cheque Cutting	1	2	3	4
5. Pitching (Double Deck)	1	2	3	4
6. Splits	1	2	3	4
7. Double Down	1	2	3	4
8. Insurance (Full, Under, Over)	1	2	3	4
9. Blackjack Payoffs (\$3 - \$5 - \$15 - \$25 - \$35 - \$75)	1	2	3	4
10. Game Protection - Tucking Hole Card	1	2	3	4
11. Counting Ability	1	2	3	4
12. Markers (Single & Double)	1	2	3	4
13. No Peek (Splits & Double Downs)	1	2	3	4
14. Hole Card Peek	1	2	3	4
15. Paying Procedure (Color for Color)	1	2	3	4
16. Deck Protection (Holding Deck)	1	2	3	4
17. Turn & Spread Players Hand	1	2	3	4
18. Running Back a Hand	1	2	3	4
19. Shoe Shuffle	1	2	3	4
20. Shoe Delivery (Face Up/Face Down)	1	2	3	4
21. Converting Payoffs	1	2	3	4
22. Dealers Calls	1	2	3	4
23. Color Up	1	2	3	4
24. Correct Rack Usage	1	2	3	4
25. Fills and Credits (1 Fill - 1 Credit)	1	2	3	4

Sub-Total: _____

Total: _____

COMMENTS: _____

STUDENTS SIGNATURE _____

INSTRUCTORS SIGNATURE _____

CHAPTER 24 - CASINO CUSTOMER SERVICE

I. CASINO CUSTOMER SERVICE

- A. We cannot conclude this text properly without talking a little about Customer Service. The gaming business besides being a technical skills business is first and foremost a people business. Of course the employee must first learn the technical aspects of the game. The dealer must first learn to "Get around the Layout" or simply be able to deal the game. This is taught both through this text and by the student practicing his new skills. We as dealers and casino employees are not delivering goods or producing any products for sale. Ours is not a tangible product. Our business is a service business dealing with people. THE ABILITY TO HANDLE PEOPLE SHOULD BE OF THE UTMOST IMPORTANCE.
- B. Customers in a casino should be treated as exactly what they are which is GUESTS OF OUR CASINO. Almost like someone invited into your home, show these paying customers the same human courtesies and kindness. A simple smile, eye contact and a hello from the dealer is necessary and mandatory to all players, both when you come into a game and when the new player arrives. When a player buys in to your game, after you give him his cheques, a simple "Good Luck" said to the player is very appropriate. Think about how you would like to be treated if you were playing.
- C. You as the dealer are an agent of the house. This means you work for the casino. This doesn't mean you have to act like you want and expect to win every bet. Without going overboard, try to let the player know you care. It would be wrong for you as the dealer to engage in a lot of ongoing conversations with the players because your main duty is to keep the game going but still simply small talk is important.
- D. As a casino supervisor, one of your main job functions is to be a Host to the players, getting to know them and making the players want to play in your casino. We will devote more time to this in future casino management and customer service texts.

SECTION VIII - EXAMS

BLACKJACK PRIMARY EXAM

TRUE OR FALSE

1. T F The correct change for a \$10.00 buy is 1 red cheque and 5 one dollar cheque (or silver) in a dollar game.
2. T F An ace can be used for a one or an eleven.
3. T F A customer can verbally call for a hit.
4. T F Casing the layout means looking at all the player betting areas.
5. T F You should show the burn card to the players before dealing.
6. T F When making change the money the player gives you is placed on the right hand side of the rack.
7. T F A soft hand always has a face card in it.
8. T F If there is a problem with a customer you should solve it.
9. T F The index finger of your deck hand protects the front edge of the cards and helps you keep from exposing the top card on the deck.
10. T F The standard shuffle is: Shuffle, shuffle, strip, shuffle.
11. T F When paying first base you always use your right hand.
12. T F You re-shuffle at the customer's request.
13. T F When making cheque change you must always get an okay from the floorman.
14. T F The dealer has the option of hitting or standing on soft 17.
15. T F There are 12 combinations of soft 17.

BLACKJACK PAYOFF QUIZ

NO.	BET PAYOFF		BET PAYOFF		BET PAYOFF		BET PAYOFF	
EX.	1.00	1.50						
1.	13.00		1.00		20.00		6.00	
2.	10.00		25.00		16.00		24.00	
3.	3.00		9.00		50.00		5.00	
4.	12.00		35.00		55.00		60.00	
5.	14.00		120.00		32.00		40.00	
6.	2.00		80.00		27.00		22.00	
7.	75.00		100.00		4.00		90.00	
8.	2.50		15.00		45.00		26.00	
9.	48.00		110.00		18.00		36.00	
10.	7.00		1.50		300.00		66.00	
11.	180.00		8.00		54.00		11.00	
12.	30.00		70.00		160.00		43.00	
13.	17.00		175.00		37.50		112.50	
14.	125.00		87.50		350.00		3.50	
15.	52.00		425.00		240.00		5.50	
16.	130.00		65.00		225.00		385.00	
17.	42.00		105.00		47.00		480.00	
18.	33.00		.50		68.00		430.00	
19.	47.50		190.00		334.50		472.00	
20.	212.00		303.00		222.00		127.00	
21.	65.50		88.00		188.00		484.00	
22.	416.00		206.00		71.00		104.50	
23.	69.00		122.00		316.00		444.00	
24.	157.00		499.00		487.50		337.00	
25.	207.00		104.00		408.00		333.00	

INSURANCE AND BLACKJACK QUIZ

ESSAY QUESTIONS: Please fill in the blanks in the spaces provided.

TRUE/FALSE: Place a circle around the T if the statement is true, and a circle around the F if the statement is false.

MULTIPLE CHOICE: Please write the correct letter for each answer in the space provided on the left of the question.

1. What is insurance and when is it offered? _____

2. What does insurance pay and when does it win? _____

T F 3. The player must take insurance when it is offered. _____

4. Player has \$150.00 bet.
What is the maximum insurance that can be taken? _____

5. Dealer has ace up, player has blackjack and takes full insurance on a \$100.00 bet.
Does player win? _____ If so, how much? _____

_____ 6. \$100.00 bet, full insurance, dealer only has blackjack. Dealer would:

- a. Pay insurance 2 to 1.
- b. Take insurance 2 to 1.
- c. Push insurance back.

_____ 7. \$100.00 bet, over insurance, both have blackjack. Dealer would:

- a. Pay insurance 2 to 1.
- b. Pay bet, take insurance.
- c. Pay bet, push back insurance.

- _____ 8. \$100.00 bet, full insurance, both have blackjack. Dealer would:
- a. Pay bet, take insurance.
 - b. Pay insurance 2 to 1.
 - c. Leave bet, take insurance.
 - d. Pay bet, push insurance back.
- _____ 9. \$75.00 bet, \$50.00 insurance, neither have blackjack. Dealer would:
- a. Pay insurance 2 to 1.
 - b. Take insurance.
 - c. Take insurance and give player change.
 - d. Pay insurance and take bet.
- _____ 10. \$100.00 bet, \$25.00 insurance, dealer only has blackjack. Dealer would:
- a. Take insurance, pay bet.
 - b. Pay insurance 2 to 1.
 - c. Leave the bet and take the insurance.
 - d. Take the bet and pay the insurance 2 to 1.
- _____ 11. \$10.00 bet, with \$5.00 insurance, neither have blackjack. Dealer would:
- a. Take insurance, leave bet.
 - b. Pay insurance 2 to 1.
 - c. Take bet, pay insurance.
 - d. Push insurance back.
- _____ 12. \$75.00 bet with \$50.00 insurance, dealer only has blackjack. Dealer would:
- a. Pay insurance 2 to 1.
 - b. Push insurance back.
 - c. Take insurance, leave bet.
 - d. Take insurance and give player change.
- _____ 13. \$60.00 bet with \$25.00 insurance, player only has blackjack. Dealer would:
- a. Take insurance, pay bet even money.
 - b. Push insurance back.
 - c. Pay insurance 2 to 1.
 - d. Take insurance, pay bet 1 1/2 to 1.

_____ 14. Dealer has ace up, player has blackjack and calls even money. Dealer would:

- a. Pay bet and pick up cards before looking.
- b. Ignore player because he doesn't have an insurance bet.
- c. Call for approval, pay bet and pick up cards before looking.
- d. Look under ace to see what's there before doing anything.

_____ 15. \$25.00 bet with \$10.00 insurance, both have blackjack. Dealer would:

- a. Pay insurance, leave bet.
- b. Take bet, pay insurance.
- c. Push insurance back.
- d. Pay bet, push insurance back.

_____ 16. \$50.00 bet with \$10.00 insurance, neither have blackjack. Dealer would:

- a. Pay insurance 2 to 1.
- b. Push insurance back.
- c. Take bet, leave insurance.
- d. Take insurance, leave bet.

17. Define a blackjack: _____

BLACKJACK FINAL EXAM

MULTIPLE CHOICE: Please write the correct letter for each answer in the space provided at the left of the question.

- _____ 1. When a player is playing more than one hand, where are the cards dealt?
- a. The first hand is dealt in front of the money and the others are dealt behind the money.
 - b. It doesn't matter where you deal the cards.
 - c. The first hand is dealt behind the money and the others are dealt in front of the money.
 - d. All the hands are dealt behind the money.
- _____ 2. In most casinos, a player can double down on:
- a. First 2 cards received regardless of value.
 - b. Anytime after receiving hit cards.
 - c. First 2 cards received only if they total 10 or 11.
 - d. Whenever the player wants after splitting pairs.
- _____ 3. When a floorperson gives a dealer a new deck, the dealer would:
- a. Shuffle up as quickly as possible to keep the game moving.
 - b. Inform the players that a new deck is coming onto the game.
 - c. Spread the deck on the layout face up and face down to inspect the deck for flaws or missing cards before shuffling.
 - d. Call the casino manager over to verify that a new deck is necessary.
- _____ 4. When being relieved by another dealer, you should:
- a. Put your hands in your pockets and walk away.
 - b. Clap your hands together and then turn palms face up and down.
 - c. Call out to the floorperson that you are leaving.
 - d. Tell the players that you are leaving so they can give you a tip before you leave.

- _____ 5. In a no peek game when the dealer's up card is a 10 count card, and the player splits and busts on both hands, the dealer would:
- a. Take both the player's losing bets and then their cards.
 - b. Take one of the player's losing bets and then their cards.
 - c. Call security and have the player removed.
 - d. Put both player's losing bets on top of the cards and do no more until the dealer's hand is completed.
- _____ 6. What is a credit line marker?
- a. The player has no money on the table and he asks the dealer for a loan to play the next two hands.
 - b. The house lends the player the money for the specific hand that is being played.
 - c. The house gives the player a specified amount of cheques from the dealer's rack against that player's credit line established with the house.
- _____ 7. How many times can a player split aces?
- a. 1
 - b. 2
 - c. 3
 - d. 4
- _____ 8. If a player drops a card from the table or the dealer pitches a card from the table, the dealer should:
- a. Instruct the player to pick up the card and then proceed with the game.
 - b. Dealer will retrieve the card himself to insure that it came from his deck.
 - c. Dealer will immediately notify the floorperson that a card is down.
 - d. Dealer will call surveillance to find out if they saw where the card landed.
- _____ 9. When dealing a pitch game and all the players have left the table, the dealer will:
- a. Inform the floorperson that the game has gone dead.
 - b. Spread the deck on the layout and wait for another player.
 - c. Clap out and take a break until the floorperson calls for you.
 - d. Hold onto the deck until a new player walks up and then start dealing again.

- _____ 10. A player scratches for a hit card and then changes his mind after the card has been exposed. Dealer would:
- Tell the player that they must take the card.
 - Burn the card and move onto the next hand.
 - Call security and have the player removed.
 - Call the floorperson and explain what happened.
- _____ 11. Which of the following dealer calls is an alert call?
- Color \$50.00.
 - Money coming in against the marker.
 - Insurance marker \$10.00.
 - Cheque change \$25.00.
- _____ 12. How many times can a player split pairs?
- 1
 - 2
 - 3
 - 4
- _____ 13. An insurance bet is:
- A side bet that the dealer has blackjack.
 - A bribe.
 - An opportunity to double your money.
- _____ 14. \$37.50 bet, \$5.00 insurance, dealer only has blackjack. Dealer would:
- Pay insurance 2 to 1.
 - Take bet, pay insurance.
 - Take insurance, pay bet.
 - Push insurance back.
- _____ 15. \$74.00 bet, \$25.00 insurance, both have blackjack. Dealer would:
- Leave bet, pay insurance 2 to 1.
 - Pay bet, push insurance back.
 - Take bet, pay insurance.
 - Push insurance back.

_____ 16. \$65.00 bet, \$15.00 insurance, player only has blackjack. Dealer would:

- a. Take insurance, pay bet even money.
- b. Push insurance back.
- c. Take insurance, pay bet 1 1/2 to 1.
- d. Pay insurance 2 to 1.

_____ 17. \$112.50 bet, \$75.00 insurance, both have blackjack. Dealer would:

- a. Pay insurance 2 to 1.
- b. Pay bet even money, push insurance back.
- c. Push insurance back.
- d. Take insurance, pay bet 1 1/2 to 1.

TRUE/FALSE: Place a circle around the T if the statement is true, and a circle around the F if the statement is false.

T F 18. When a player bets more than one color, the largest value cheques will be place on top.

T F 19. Dealer mistakes or problems on the game should be corrected before calling the floorperson.

T F 20. When a player wins an insurance marker, the dealer will pay what they see and hand off the marker to the player.

T F 21. A player can bet less than their original bet when they double down.

T F 22. Players can change their original bet after the first card is dealt.

T F 23. When counting out \$25.00 cheques, the dealer will count them in stacks of 5.

T F 24. If the player's money or cheques fall in or near the dealer's rack, the player is never allowed to retrieve the himself.

T F 25. On a \$5.00 bet, the player must take \$2.50 insurance or none at all.

T F 26. A losing marked bet is collected at the end of the hand after all the cards have been picked up and put away and before dealing the next hand.

T F 27. When paying a single marker bet on a winning split or double down hand, the player will never actually receive the marker itself.

- T F 28. The player must equal his original bet when he splits pairs.
- T F 29. The player cannot handle his cards with both hands at the same time.
- T F 30. When a player doubles down on a breaking hand, the hit card will be dealt face up.
- T F 31. A single marker insurance bet is owed by the player when the dealer does not have a blackjack.
- T F 32. After the player has received his cards, he can handle cheques on his bet only.
- T F 33. In a no peek game when the dealer has an ace as an up card, the dealer will not look under the ace and the hand will be dealt under no peek rules.
- T F 34. When dealing from a shoe, and all players leave the game before the shoe runs out, the dealer will leave the unused cards in the shoe and wait for another player.
- T F 35. In a no peek game when the dealer has a 10 count card up with a blackjack underneath, the dealer will take only the original bets even if the players have split or doubled down.
- T F 36. A floorperson can only read the cards by the numbers.

ESSAY QUESTIONS: Please fill in the blanks in the spaces provided.

37. What is the maximum insurance on a \$35.00 bet? _____
38. Dealer has an ace showing and a player has a blackjack with \$100.00 bet with full insurance. Does the player win? _____. If so, how much? _____
39. Can a player split face cards? _____. Can a player split a 10 and a king? _____

BLACKJACK PAYOFFS: To the quarter.

- 40. \$9.00 _____
- 41. \$7.50 _____
- 42. \$49.00 _____
- 43. \$15.00 _____
- 44. \$35.00 _____
- 45. \$5.00 _____
- 46. \$25.00 _____
- 47. \$36.50 _____
- 48. \$13.00 _____
- 49. \$17.00 _____
- 50. \$125.00 _____

SECTION IX - GLOSSARY OF GAMING TERMS

GLOSSARY OF GAMING TERMINOLOGY

ACE: Highest card in the deck, also could be slang for one dollar cheques.

ACTION: Betting or the opportunity to bet.

AGENT: Player working with a dealer to cheat the casino.

BACKER: A non-player who finances an active player.

BAR: To exclude or prohibit.

BELLY STRIPPERS: Altered cards with slightly trimmed edges that taper from center to edges.

BET: A wager, a gaming chance.

BEVELS: Dice that have their edges beveled or rounded as contrasted to a razor edge.

BLACKS: \$100 cheques.

BLEED OR BLEEDER: Someone (usually a casino supervisor) who worries about players winning.

BONES: Slang for dice.

BOOK: To accept a bet; a Race & Sports Book.

BORDER WORK: Markings added by cheaters to the printed borders of cards to identify their value.

BOTTOM DEAL: Cards dealt from the bottom of the deck, with the impression left that the cards are coming from the top.

BOWL: A container that the dice are kept in on the crap game.

BOX CARS: A pair of sixes on the dice

BOX MAN: Craps supervisor who runs the dice game, sits in the middle of the table.

BUBBLE PEEK: When a dealer applies pressure to the top cards while holding the deck, allowing him to peak at the next card.

BULLET: An Ace.

BURN CARD: The card or cards taken off the top of the deck that are discarded unseen.

BUST: To go over 21 on a Blackjack game.

BUST OUT JOINT: A Casino that cheats its customers.

BUTTON: A laminated plastic disc, smaller than a cheque, with numbers or words printed on them, used for credit play.

BUY BET: A bet in craps where the player purchases true odds.

BUY IN: Amount of cash the player starts his play with. The amount he buys cheques with.

CALL BET: To make a bet without putting up the money.

CAP: Placing chips on top of one another as by the dealer when paying off or the player in illegally adding to his bet.

CASE BET: The last bet usually made with the last money the player has in front of him.

CASE CARD: The last remaining card of a suit or denomination still left in the deck.

CECIL: One hundred dollar bill (C NOTE).

CHEQUE: A casino betting disc with value (\$5 Casino Cheque).

CHIP: A casino betting disc with no imprinted value (Roulette Chip).

CLERK: A casino dealer.

COLD DECK: A deck of cards brought into a game that has been pre-arranged for cheating purposes COOLER.

COMP: A meal, hotel room, or any other thing the casino pays for as a reward for the customers gambling.

COUNTER: A player that keeps track of cards as they are being played in the game of Blackjack.

COVER: To accept a bet. BOOK

CRIMP: To place a bend in the cards to identify it.

CROSS ROADER: A cheater at cards

CUBES: Slang for Dice.

CUT CARD: Plastic card used to cut the cards at Blackjack.

DAUB: A foreign substance applied to cards by cheaters to identify or mark them.

DEAD GAME: A casino game with no players.

DEAD THUMB: When the dealer keeps his thumb stiff on his deck hand, making it easier to deal seconds.

DEALING THE DEUCE: When a card dealer is dealing seconds or not dealing the top card.

DOUBLE UP: Betting twice as much as the previous hand.

DROP: All the money a casino table takes in during a shift.

DROP CUT: The technique dealers used to deliver and count cheques.

EDGE: An advantage, usually the casino advantage.

EDGE WORK: Markings on the edge of the cards put there by cheaters for card identification.

EIGHTY SIX: To bar or exclude a person from playing or even being in a casino.

EVEN MONEY: A bet that pays one to one, FLAT BET.

FADE: Same as cover, book a bet.

FALSE SHUFFLE: A technique where the deck is apparently shuffled but in reality isn't.

FIRST BASE: The first player at a Blackjack game, to the immediate left of the dealer.

FIVE CARD CHARLEY: Five or more cards which total 21 or less.

FLAT BET: Same as even money.

FLAT STORE: Bust out joint, casino cheats customer.

FLATS: Altered dice, will always land on one side.

FRONT MAN: person who seems to be in charge but really isn't, a facade.

GAFF: A cheaters device or technique.

GEORGE: A person considered a big tipper.

GRAND: One thousand dollars.

GREENS: \$25.00 cheques.

GRIFTER: A cheater, con man.

GRIND JOINT: A casino with low betting limits catering to smaller bettors.

HAND: One game of a series, one deal in a card game or the actual cards in the hand held by player or dealer.

HANDLE: Gross volume of a gaming house.

HIT: To draw another card in blackjack.

HIT CARD: The card drawn or received.

HOLD: The percent of the drop the casino actually wins.

HOLD OUT: When a cheater conceals a card for future use.

HOLE CARD: The face down card the dealer deals to himself.

HOLE CARD PEEK: The method the dealer uses to look at the hole card.

HOP: A method of false cutting used by cheaters where the deck is actually hopped to avoid being cut.

HOT: Said of a player or dealer that is on a winning streak.

HOUSE: Slang for casino.

HUSTLE: When a dealer tries to make a player bet for the dealers.

IN: Short for Buy In.

JOG: An unevenly stacked or stepped deck used to mark where the player should cut.

JUICE: Said of someone who knows influential people usually said in reference to getting a job.

LAMER: Same as button, used to mark up a credit figure.

LAY DOWN: To make a bet or wager. To gamble.

LAYOUT: The printed felt game cover used on all casino games.

LET IT RIDE: To parlay, to leave the original bet plus the winnings.

LIMIT: The maximum bet.

LOADS: Dice that have been weighted to land on certain numbers.

LOCK: A hand that cannot lose.

LOCK UP: To take a bet or a cheque and place in its proper place.

LUMINOUS READERS: Cards marked by cheaters with special ink that can only be seen with special glasses.

LUMPY: A bad or inexperienced dealer.

MAKE A MOVE: An action made by a player to gain advantage or cheat the house.

MARKER: Term used for countercheck signed by the player payable to the house, could also refer to player credit given by house (loan).

MAXIMUM: largest bet allowed by house limit

MECHANIC: A skilled dealer using sleight of hand to cheat.

MINIMUM: Lowest bet allowed by house limits.

MONSTER: Large winning streak.

MUCK: The action of palming a card to be concealed and used later, also term used to describe action dealers uses to pick up cheques in roulette.

NAILING: A cheaters technique to mark cards with fingernails.

NICKELS: \$5 cheques.

NO BRAINER: Being dealt a blackjack.

NUT: The gross amount of money derived from a card game, the games overhead, also could be used to describe players overhead.

ODDS BET: Bets which are paid off at more than even money, i.e., a Blackjack payoff.

ODDS: The ways to win as opposed to the ways to lose on any bet.

OVERHAND SHUFFLE: To shuffle the cards by sliding the cards from the top of the deck to the other hand.

P.C. (PERCENTAGE): Same as Hold, the actual amount of the drop the casino wins.

PACK: A group of cards that stay together in the deck and are not intermixed through shuffling.

PAINT: A face card.

PALM: Same as muck, to hide a card or cheque in the palm of the hand.

PAPERWORK: Card markings made by cheaters.

PARLAY: To let a bet ride.

PAST POST: To place a bet and expect to get paid after the winner has been declared.

PINCH: To take cheques off of a losing bet, a cheaters move.

PRESS: To increase ones bet.

PUSH: A tie in Blackjack.

QUARTERS: \$25 cheques.

RACK: The tray where the game bankroll is kept or could be plastic discard rack where cards are kept.

RAT HOLE: A player who places chips in his pocket during play.

READERS: Marked cards.

REDS: \$5 cheques.

RIFFLE: The standard casino shuffle where the ends of the cards are butted together.

RIM: Slang for credit play.

RINGER: A player who acts like a beginner but is actually an expert card player.

ROLLING THE DECK: A technique used by cheaters where no discard tray is used. The dealer will place discards on the bottom of the deck and roll the deck over when cheating.

ROUNDER: A wise player who has been around the joints for a long time.

RUN: A streak of either good or bad luck.

RUN IT DOWN: To cut down the size of a bet as to make the bet readable.

RUN UP: Any form of deck stacking, i.e., to run the deck up, placing the cards where you want them.

SAND: To mark the edges of the cards with sandpaper for identification.

SECONDS: To deal out the second card instead of the first, a cheaters move.

SHILL: An employee of the casino who is paid to gamble with the houses money to stimulate a game.

SHINER: A mirrored device used by cheaters to reflect the value of the dealers hole card.

SIDE STRIPPERS: Cards tapered or sanded along the sides for identification, a cheaters move.

SLEEPER: Money or a bet left on the table by a player who has forgotten about it.

SLUG: A block or group of cards that are left together as the dealer shuffles, could also be a counterfeit gaming token used in slot machine play.

SNAPPER: A blackjack

SOFT HAND: A two card combination using an ace, example a soft 17 is an ace and a six.

SOFT: Paper currency.

SORTING: Picking up cards from the players in a particular way at the end of the hand so as to pre-arrange these cards in a particular order.

SOUTH: Money which is concealed usually by placing it in the pocket, i.e., going south with the money.

SQUARE UP: To straighten out the deck, placing it in a neat pile in front of yourself.

STAND OFF: Same as push, a tie in the game of Blackjack.

STAND: To refuse to draw another card in blackjack, to be satisfied with your hand.

STEAM: When a player gets mad while losing and keeps increasing the size of his bets.

STIFF: A bad hand in blackjack, usually a 12 through 16, or could be a player who doesn't tip.

STORE: A casino.

STRIP: The action made during a casino shuffle where the dealer takes cards from the top and bottom, placing these piles on top of one another.

SUB: A device worn by dealers or cheaters, generally underneath their clothing, to conceal stolen cheques.

SWEAT: A casino employee who worries too much about the game losing money, same as bleed.

SYSTEM: A plan or scheme a player has devised to try to win money, i.e., system player.

TAKE A SHOT: Any type of cheating maneuver or false claim a player can make.

TAKE OUT: To relieve another dealer that is due for his or her break.

TAP OUT: When a player loses all of his cheques.

THIRD BASE: The player to the immediate right of the dealer in blackjack, the last player to make a hit or stand decision.

TOKES: Slang for tips.

TOP PEEK: A technique where the dealer shows his next card to the players by flashing this card.

TWO WAY BET: A bet made by the player that is to be split between the dealer and player.

VIG: The commission charged by the house for the privilege of making a certain type of bet.

WAGER: A bet made in a casino.

WAVING: Crimping cards by a cheater to create a waving effect in the cards for identification.

YARD: \$100 bill.

ZUKS: Slang for tips.

INDEX

About the Authors	vii
Adding Cards	43
Advanced Section	46
Alert/Approval Calls Chart	63-64
Alert/Approval Calls	62-64
Altering Cards	73
Apron	12
Audition - Casino Simulated	94
Auditions	93
Betting Area (Betting Circle)	12
Blackjack	8,50
Blackjack Payoffs	49
Blackjack Table Cheque Rack	17
Blackjack Table Illustration	11
Blackjack Table	11-13
Box the Deck	24
Breakage	50
Burn Card Procedure for Shoe Game	32-33
Burn Card - Hand Held Deck	32
Butt the Half (Deck) Together	24
Call Bet (Bet/Table Marker)	77-78
Card Delivery	29-33
Card Delivery (Shoe) Face Down	33
Card Delivery Preparation - Dealing Shoe	32-33
Card Total	39-40
Card Values	5
Cards Out of the Shoe - 6 Decks Illustration	34
Casing the Layout	61
Casino Cheques Illustration	15
Casino Cheques	15-17
Casino Customer Service	95
Casino Simulated Audition	94
Chain of Command Chart	8
Chain of Command	8-9
Cheating From the Inside	68-71
Cheating From the Outside	72-74
Cheque Rack (Money Rack)	12
Cheques Description	18
Color Change	65
Color for Color Payoff	41

Communication	62-65
Conversion	42
Credit Slip Illustration	80
Credits	80
Crimps	73
Cut for the Single Deck	27
Cut for the Multiple Deck	27
Cut - Rules that Apply	28
Cutting Cards Illustration	27
Cutting Cheques	18
Cutting Procedure for Multiple Deck	28
Cutting the Cards	27-28
Daubing	73
Dead Game Procedure	90
Dealer Playing the Player's Hands	70
Dealer Requirements	4,84
Dealer Training Course Outline	1-3
Dealer's Hit Cards	38-39
Dealer's Rules and Procedures	61-62,83-88
Dealing Seconds	69
Dealing Shoe Description	14
Dealing Shoe	14
Dealing Shoe Illustration	14
Deck of Playing Cards Illustration	13
Delivery Hand	30
Discard Tray	12
Distractions	73
Double Down - Placement of Double Down Card - Face Down Game	55
Double Down - Placement of Double Down Card - Face Up Game	56
Double on Splits	58
Doubling Down	7,55-56
Doubling Down Illustration	56
Doubling Down - Rules	55
Drop Box	12
Drop Cutting Illustration	19
Drop Cutting	19
Dumping the Game	70
Entry to Pit	84
Errors in 21	86-88
Exam - Blackjack Final	102-107
Exam - Blackjack Primary	96-97
Explanation of Insurance	51

Explanation of Basic Strategy Chart	5
Exposing the Deck to an Outside Agent	69
Face Up Blackjack Procedures	34
Fill Slip Illustration	80
Fills	80
Fills and Credits	79-80
Flashing the Hole Card	68
Game Rules - How to Play Blackjack	4
Game Security	9
Glossary of Gaming Terms	108-116
Going South	72
Half the Deck	24
Hand Held Deck Illustration	30
Handling Casino Cheques	18-22
Handmucking	72
Hit Procedure - Single Deck Game	36-37
Hit Procedure - Shoe	38
Hit Procedures	36-39
Hole Card Procedures	34-35
Hole Card - Single Deck	35
Hole Card - Multi-Deck Game (Shoe)	35
Hole Card Peek	35-36
Hole Card Peek Illustration	36
How to Get Cards to Players	36
Index	117-121
Insurance	7,51
Insurance Line	12
Insurance Situation Illustration	52, 54
Introduction	vi
Join the Deck Together	25
Key Blackjack Payoffs Chart	49
List of Illustrations	v
Making Change Procedure (Currency for Cheques)	20-21
Making Change Definition	20
Making Change Procedure (Cheques for Cheques)	21
Marker	75-78
Marker Illustration	75
Money Plays	81-82
Multi-Deck Shuffle Illustration	26
Multiple Deck Basic Strategy - Las Vegas Rules Chart	6
Multiple Deck Shuffle	26
Multiple Hands	89
Paddle	12

Payoff - 3 to 2 or One & One-Half Times the Bet	48
Payoff - Cheque for Cheque	48
Payoff Methods	47
Payoffs - Blackjack	47-50
Personal Appearance	85
Peeking	72
Picking	19
Pinching and Pressing	72
Pitch - Single Deck	29
Pitching Cards Illustration	31
Placement of the Double Down Card	59
Placing Cards in Dealing Shoe	32
Player Bonuses	7
Player Busts or Goes Over 21	39
Player General Rules	4-5
Player Options	7
Playing Cards Description	14-15
Playing Cards	14
Procedural Game Design	9
Procedure for Insurance	52-53
Quiz - Blackjack Payoffs	98
Quiz - Insurance and Blackjack	99-101
Readability	9
Readability Standards	22
Reasons Casinos use Cheques	15
Relief for Breaks	84
Riffle the Deck	24
Rules for Standard Casino Shuffle	24-26
Run Back the Cards	91
Sand Work	73
Security and Protection of Game	66-67
Shift Procedures & Rules	86
Shuffle	23
Shuffle Illustration	23
Shuffle Pad	12
Shuffling the Cards	23
Signals	72
Sizing Cheques	18
Sizing Cheques Illustration	18
Sorts	73
Special Insurance Situations	53-54
Special Situations	83

Splitting Pairs	7,57-58
Splitting Pairs Illustration	58
Stacking the Pickup	70
Standards of Conduct	10,85-86
Steps for Insurance	54
Storage & Accountability of Cheques	16
Strip the Cards	25
Stripping Cards Illustration	25
Subs	70
Surrender	7,59-60
Suspicion	72
Swinging With Cheques	71
Switching Cards	72
Table Layout	11
Table of Contents	i-iv
Take and Pay Procedure	41-45
Tipping or Flashing the Hit Card	68
Tipping the Hole Card	68
Tokes (Dealer Tips)	92
Total Payoff	41-42,48-49
Total Payoff (Totaling)	48-49
Twenty-One (21) Rack Illustration	17
Uniform Motion	9
Waving	73

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