

## User Manual

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## System Requirements

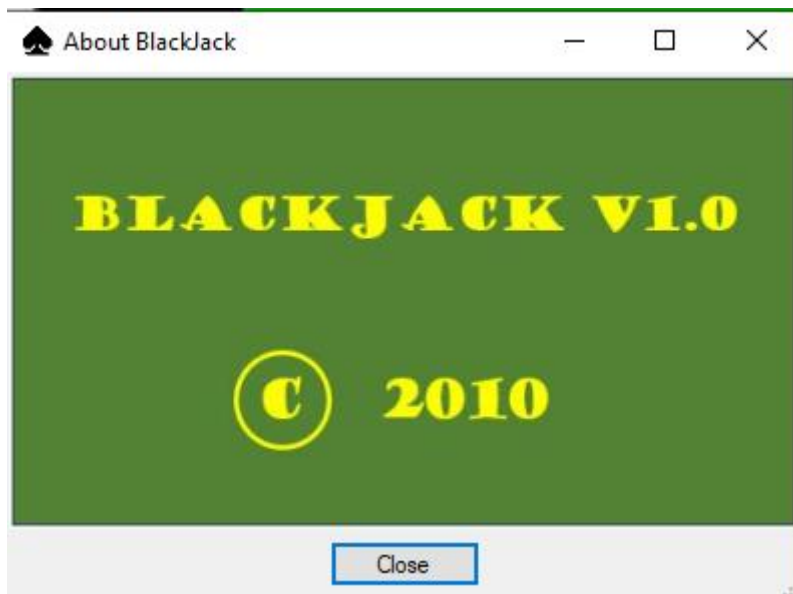
Supported Operating Systems: Windows 10 or higher

Screen Resolution of at least 800 x 600 is recommended.

## Foreword

The game of BlackJack is a contest between the dealer and player to see who can reach a sum of twenty-one with their cards without going over. Hitting twenty-one with a Jack of Spades or Jack of Clubs pays a bonus for the player. There are several options for the player to increase the bet or split the hand in two to increase the odds of beating the dealer. Each card is face value with the exception of the Ace. The King, Queen, and Jack cards are each worth 10. The Ace is counted as either 1 or 11 depending on which is more advantageous.

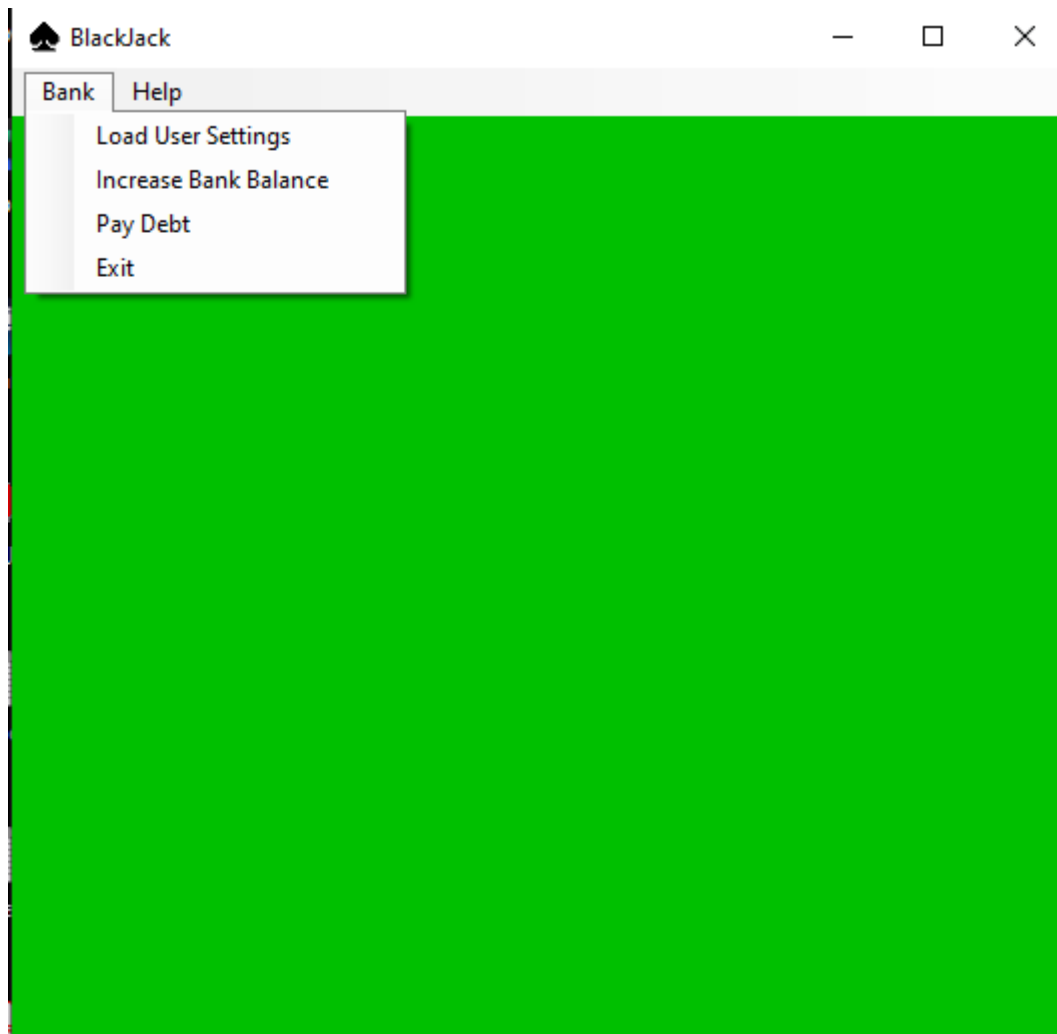
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## Getting Started

If you are starting the game for the very first time, it will be necessary to review the license agreement first before proceeding. The license agreement is copied to the end of this user manual for your convenience and is also located under the Help menu ribbon option.

If you have never played, you begin by drawing a loan from the House. You can pay off the debt whenever your bank balance is greater than your debt. Select the option to Increase Bank Balance which is located under the Bank option in the menu ribbon at the top. Debt is discussed later in this manual.



If you have played, you can select the option to Load User Settings which includes your established bank balance and the amount of debt you have.

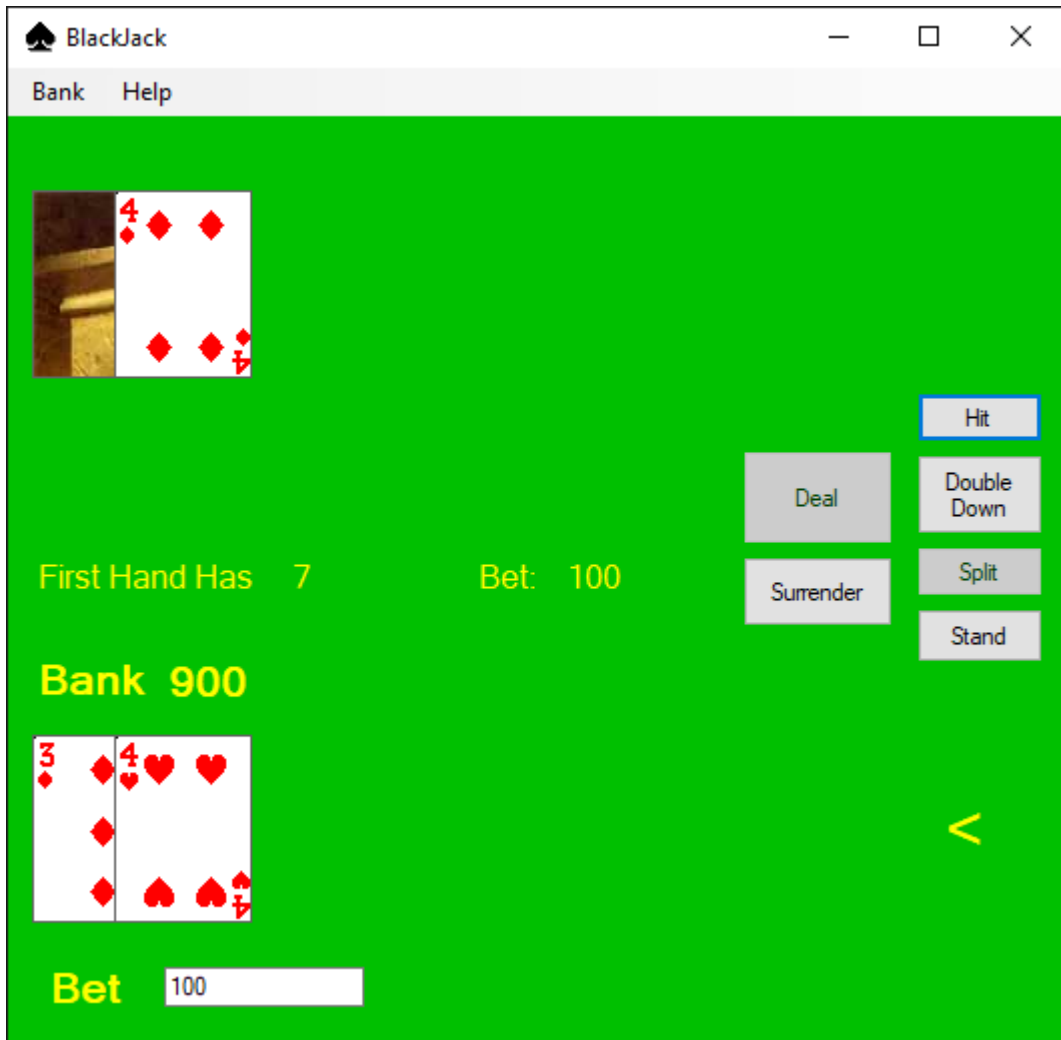
The first thing for the player to do at the beginning of any hand is to place the bet which requires having a Bank balance greater than zero. The current bet is located at the bottom

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left corner of the window (or table) and in the middle of the window during play. The user may click in this field and manually type the bet or press the numeric buttons located to the right. If 'Add' is selected, the bet will increase when the numeric buttons are pressed. Conversely, the bet will decrease if 'Subtract' is selected. The bet must always be less than the amount shown in the Bank. The game will not continue until that is so. Once there is a number in the Bet field, the Deal button will become active.



Press the deal button to continue.



The status of the game is always in the middle of the table between the dealer and player's hands. "First Hand" refers to the player's hand with the current bet for that hand shown slightly to the right. The bracket "<" shown in the lower right corner of the window shows that it is the player's turn to make a decision about that active hand.

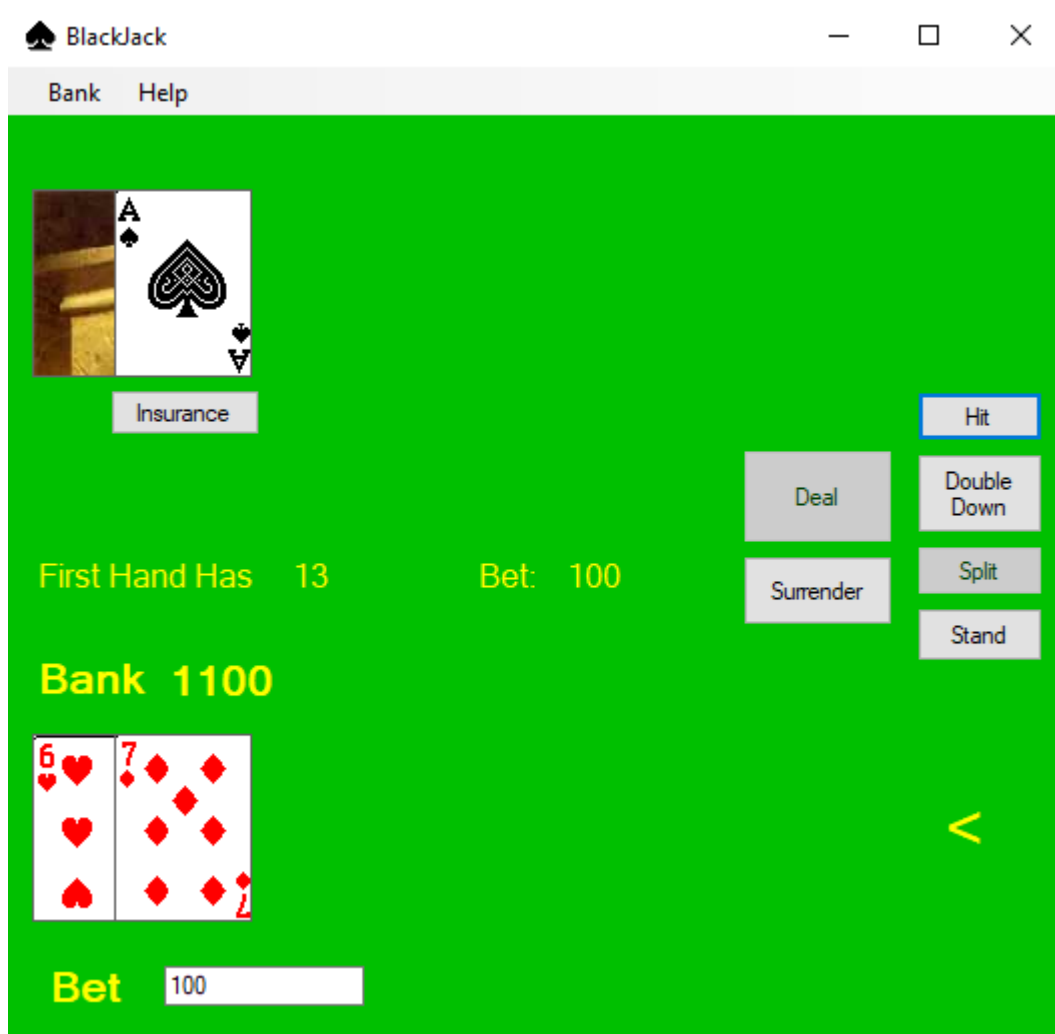
## Hitting and Standing

The Hit button located near the Deal button causes a new card to be dealt to the player.

The Stand button located near the Deal button causes the player's current hand to be finished and the game continues either to the player's next hand or to the Dealer. Splitting hands is discussed later in this manual.

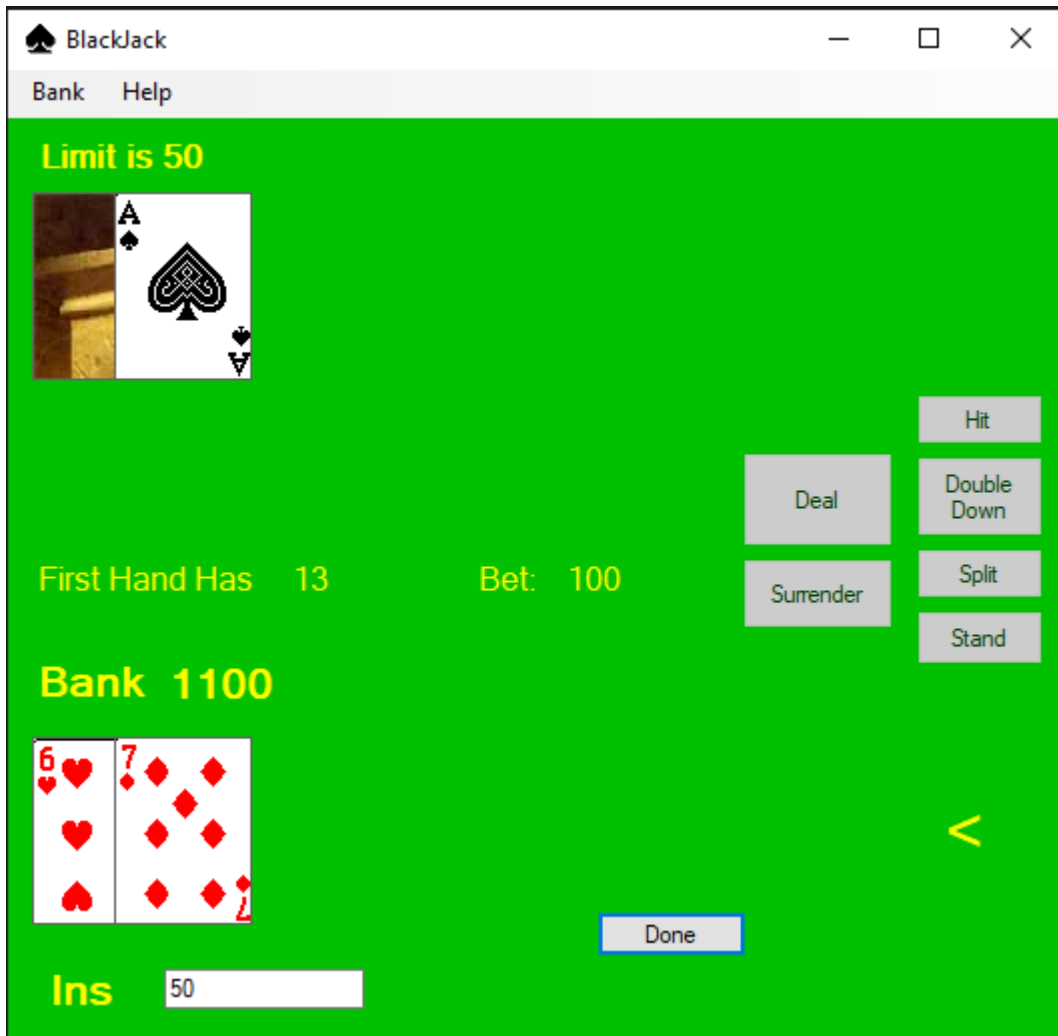
## Insurance

If the Dealer ever draws an ace that shows as the second card, the option to take Insurance against the Dealer having BlackJack or Twenty-One is offered.



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Pressing the Insurance button located under the Dealer's second card will activate the option. Neglecting to press Insurance immediately after the hands are dealt will void the option to have insurance at any point of play afterwards. In other words, as soon as Hit, Stand, Split, or Double Down is selected, the Insurance button disappears.

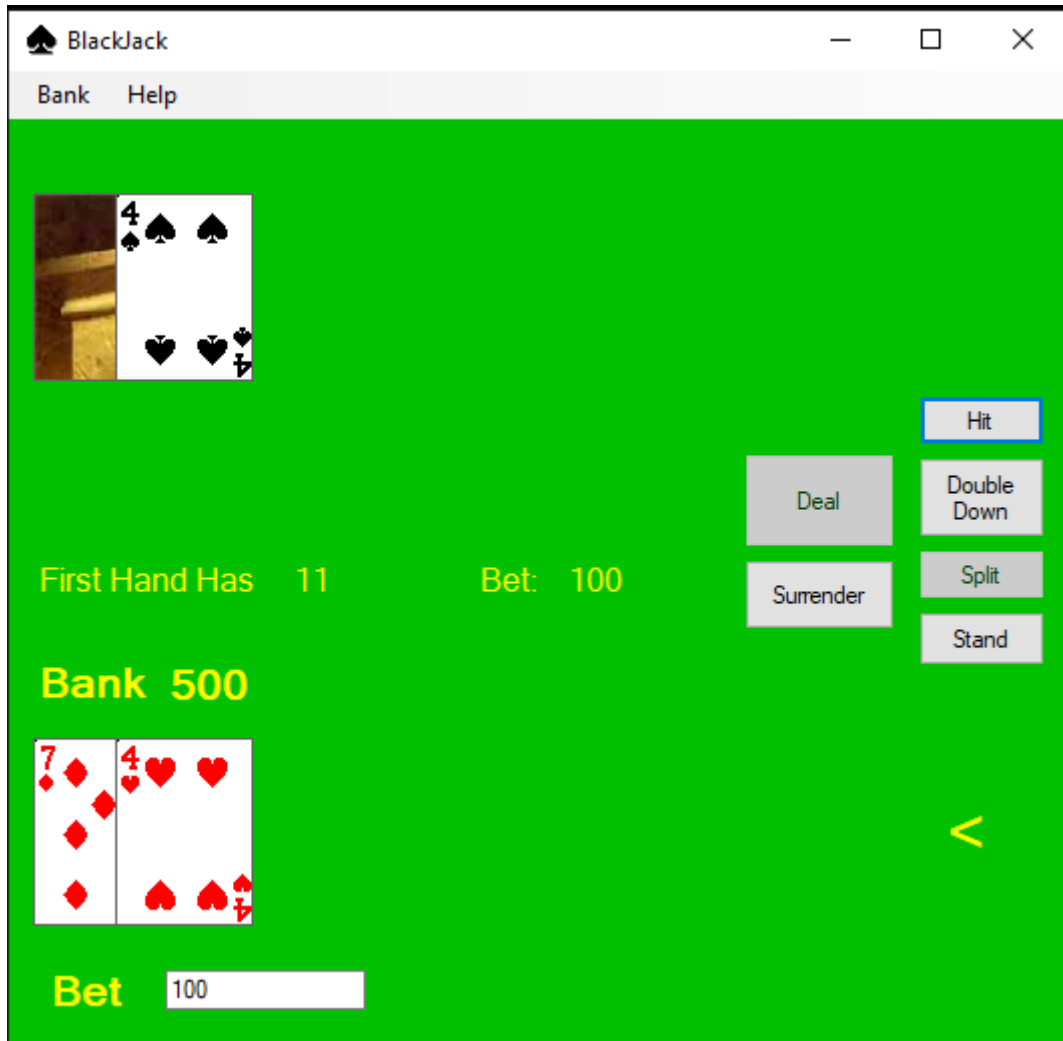


The Bet caption in the lower left now reads “Ins” for Insurance. The field immediately to the right shows the amount of insurance. The default is the limit which is always one-half the bet. You can decrease this amount by manually entering a new amount less than the limit stated. When you are satisfied, press the Done button in the lower middle of the window.

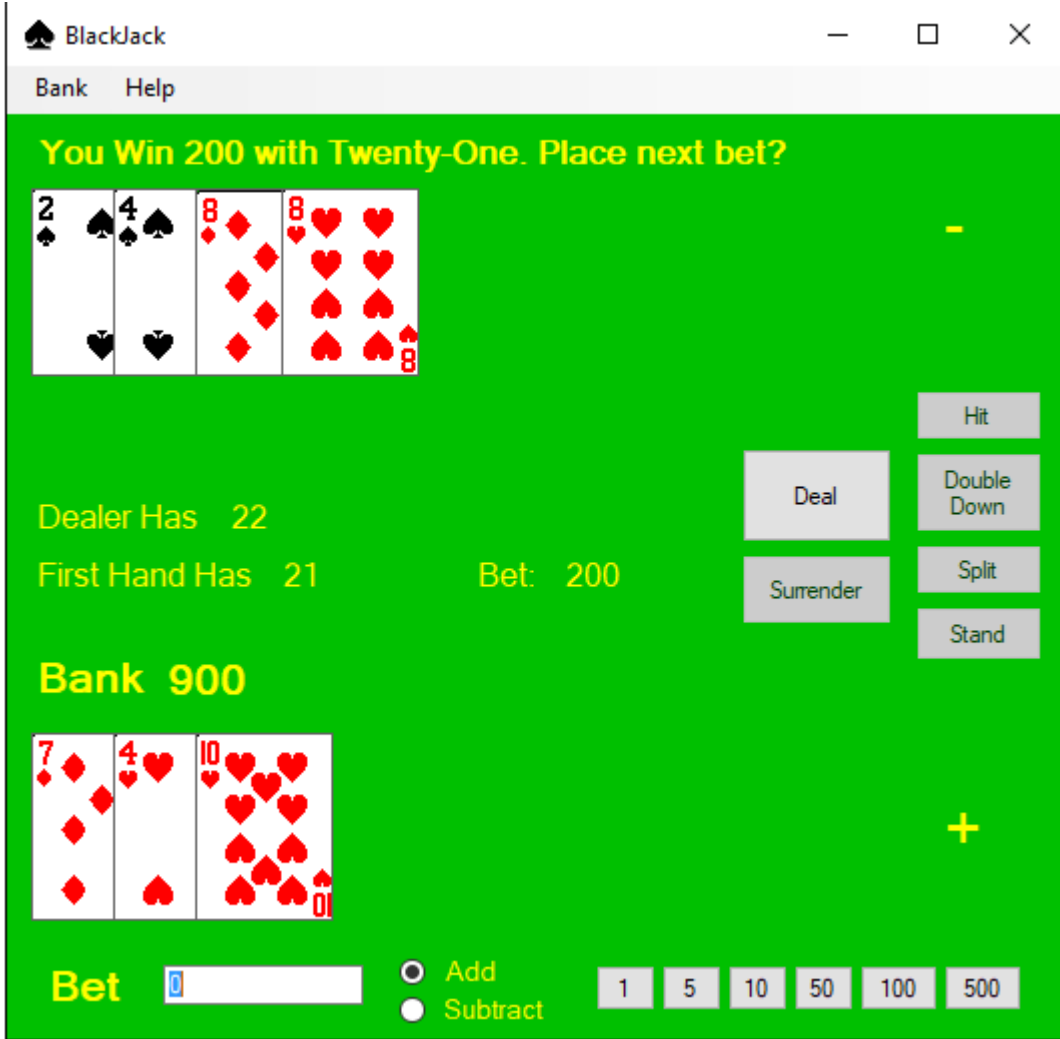
If the Dealer does have twenty-one with the first two cards, twice the insurance amount will be paid at the end for each of the user's hands. If the Dealer does not have BlackJack, only the amount of insurance is deducted for each hand. Splitting is covered later in this manual.

## Double-Down

Selecting Double-Down will give the player the option to increase the bet up to twice the original amount but the hand will only receive one more card from the deck. After that time, the next hand is played.



After pressing the Double Down button, your bet is doubled as shown in the center of the screen and you are dealt one more card. If you do not have enough in your bank to cover twice your original bet, a message will appear letting you know that.

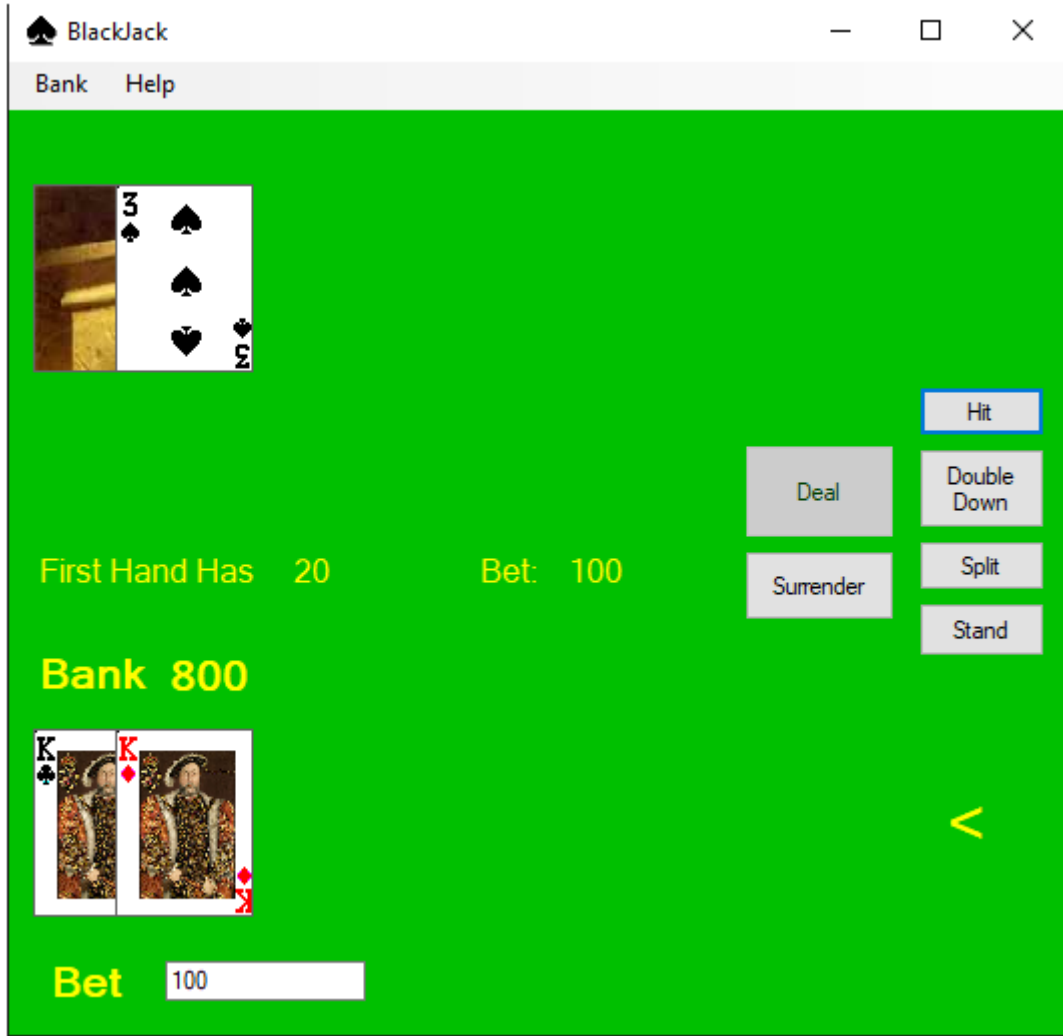


As shown above, the player received one more card before the dealer began. Because the dealer's hand happened to exceed 21, the player won and with the new bet amount.

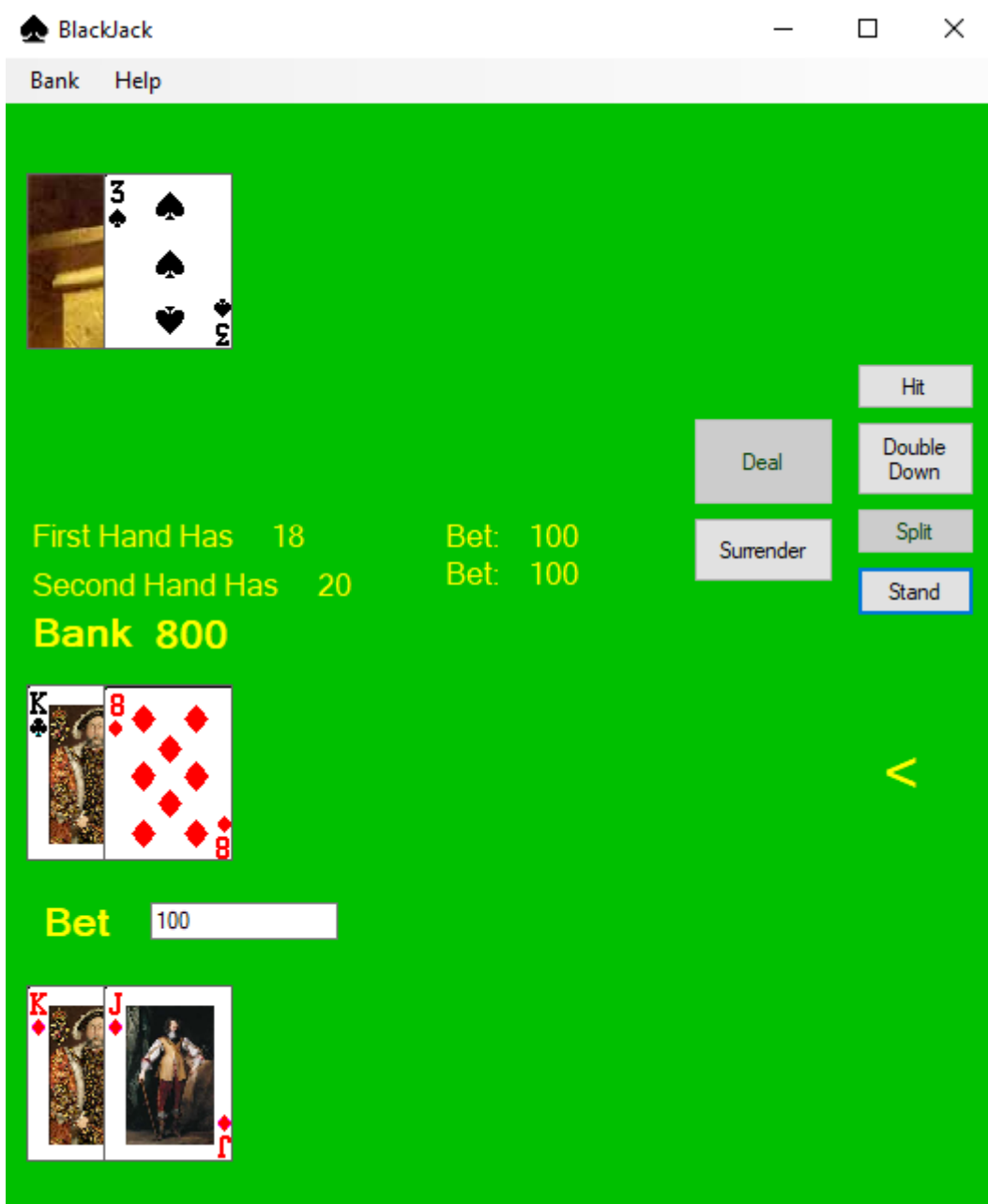


## Split

When and only when the player is dealt two identically numeric cards or two identical picture cards, the option to split becomes available.

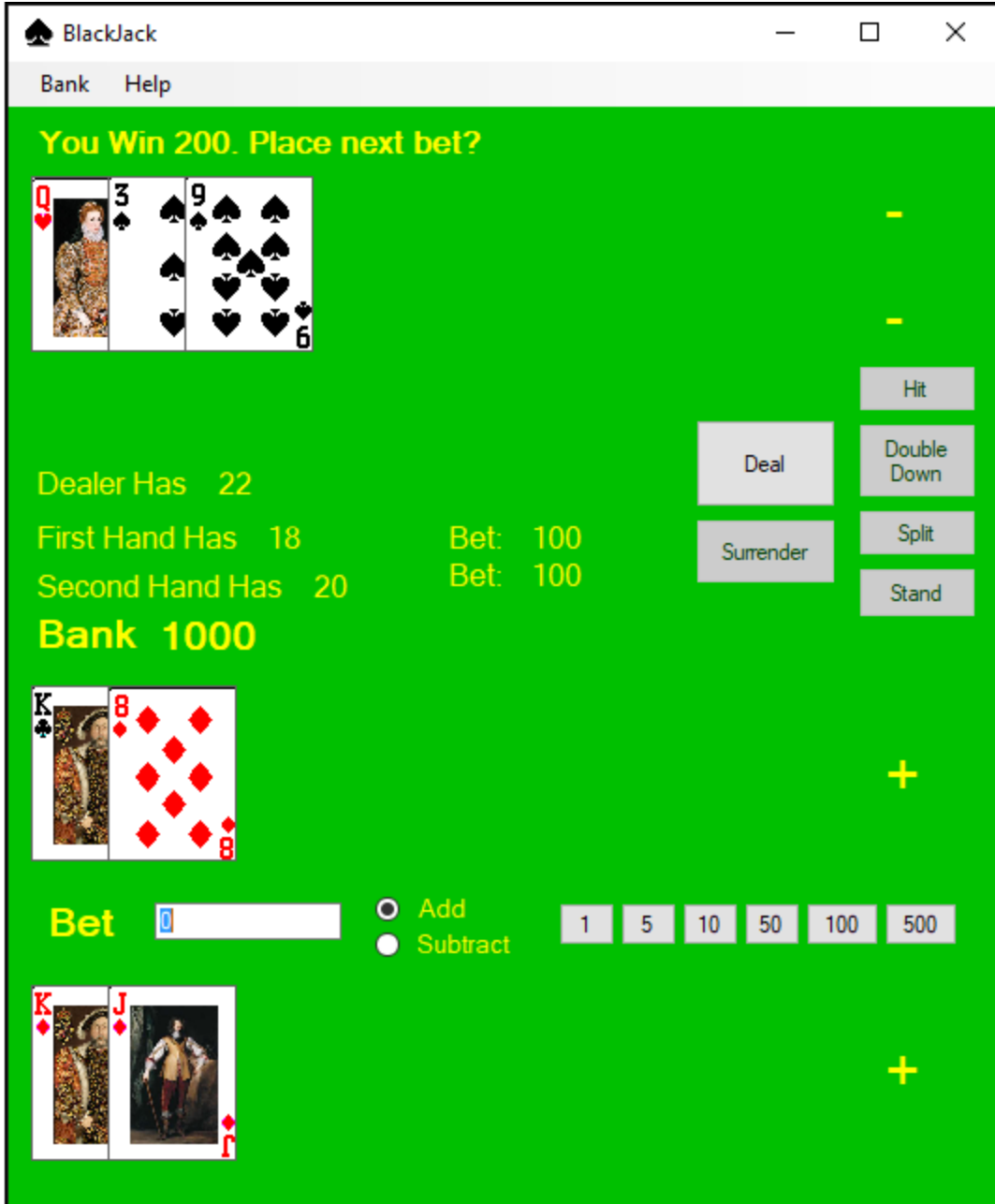


Pressing the Split button will begin a new hand for the player. The second card dealt to the player, in this case a King of diamonds, will become the first card for the second hand. Two new cards are dealt, one for each of the player's hands. The original bet for the first hand is duplicated to the second hand thereby doubling the player's stakes.



You may split only once. Note the location of the “<” to the right is still even with the first hand. That is the active hand. The player still has the option to Double Down where the bet for just the active hand can be increased. Hit, Stand or Surrender the active hand to proceed.

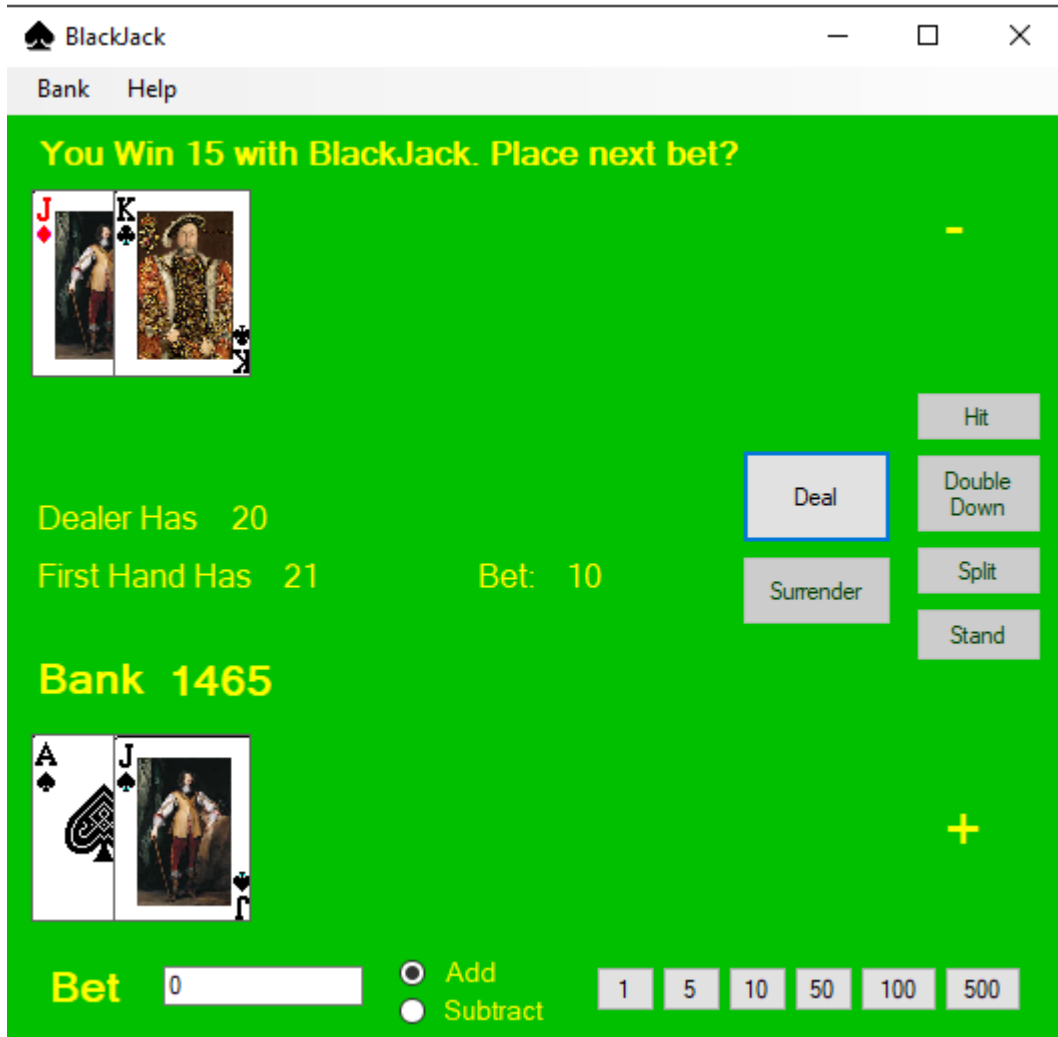
The same options are given to the second hand. Once the second hand has been played out, the dealer plays and the winner is determined. Both of the player’s hands play only against the dealer and not between themselves.



In this case, the dealer drew over twenty-one. A Tie with the dealer loses and wins nothing for the player.

## BlackJack

If the player is immediately dealt twenty-one which is an ace and either a Jack of Clubs or Jack of Spades, BlackJack is declared and the Dealer begins to play its own hand. BlackJack pays the player 3:2 against the original bet. If both the Dealer and player end with BlackJack, the game is a tie or “Draw”. If the player has BlackJack and the Dealer has twenty-one but with more than two cards, the player still receives half the original bet.

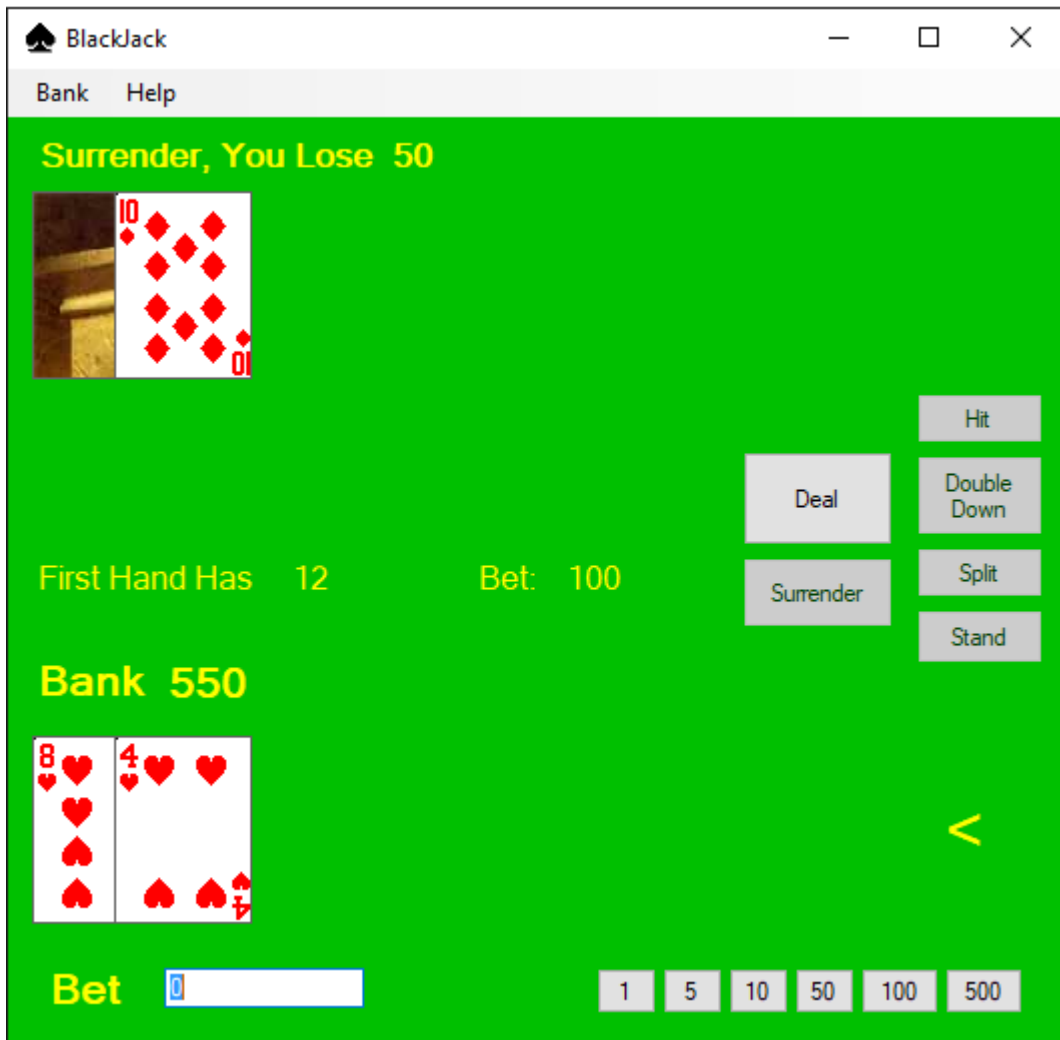


In the case shown above, the Dealer finished with twenty and so the player won one and one-half times (3:2) the original bet. If the Dealer has BlackJack and the player does not, the player only loses the original bet. If Insurance was selected, as discussed earlier, then the amount of Insurance diminishes the loss accordingly.

BlackJack is possible for the player's second hand if Split was chosen after the original deal. If the first hand was dealt BlackJack, then the player does not have the option to split. In both player hands, BlackJack will pay 3:2.

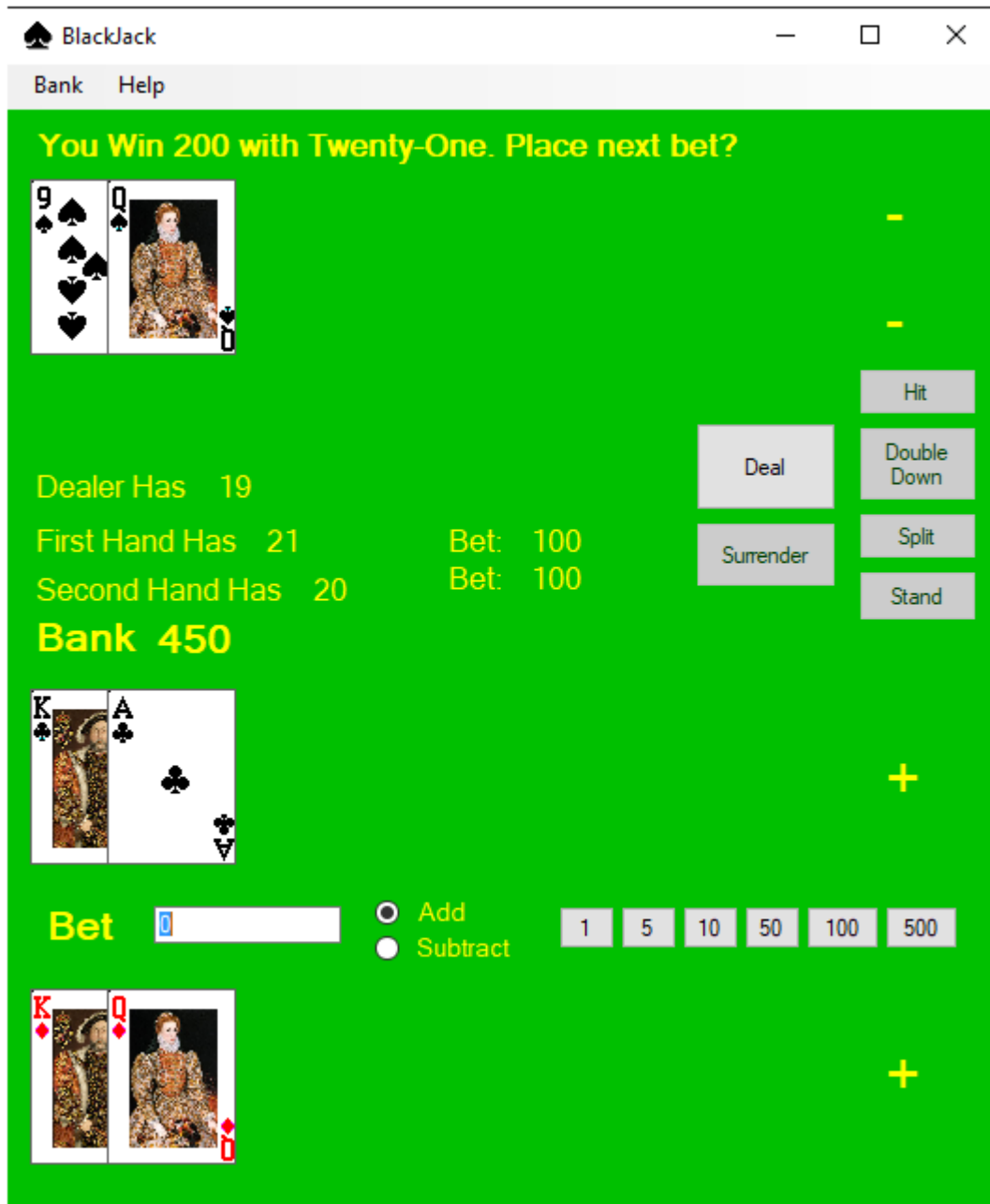
## Surrender

If for any reason the player does not wish to continue the hand after the bet is placed and the hand is dealt, there is the option to Surrender by pressing the Surrender button near the Deal button. Surrendering means the player will only lose half of the original bet. At the end of the game, a capital S will appear next to the player's hand that was surrendered if the hand was split.



After Surrendering, the player can now place a new bet and proceed by pressing the Deal button.

## After the Hands Are Played

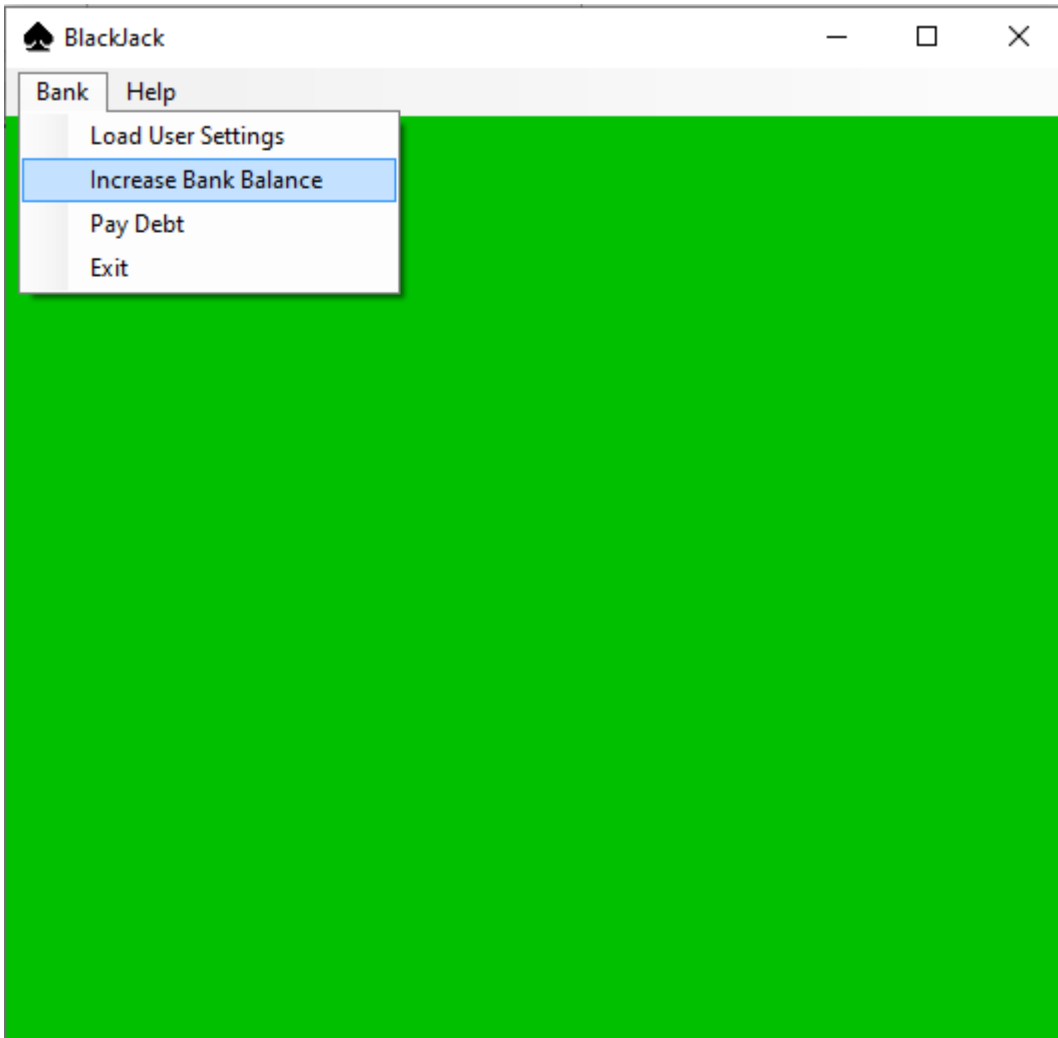


After all hands have been played and the winner has been determined, note the plus and minus symbols in the right column of the window. The Dealer's hand is measured against each of the player's hands. A minus sign even with the player's hand indicates that hand lost against the Dealer's. Conversely, a plus sign means that hand won against the Dealer's. The opposite signs will appear in order from top to bottom to the right of the Dealer's hand. The letter T indicates a tie or draw with the Dealer.

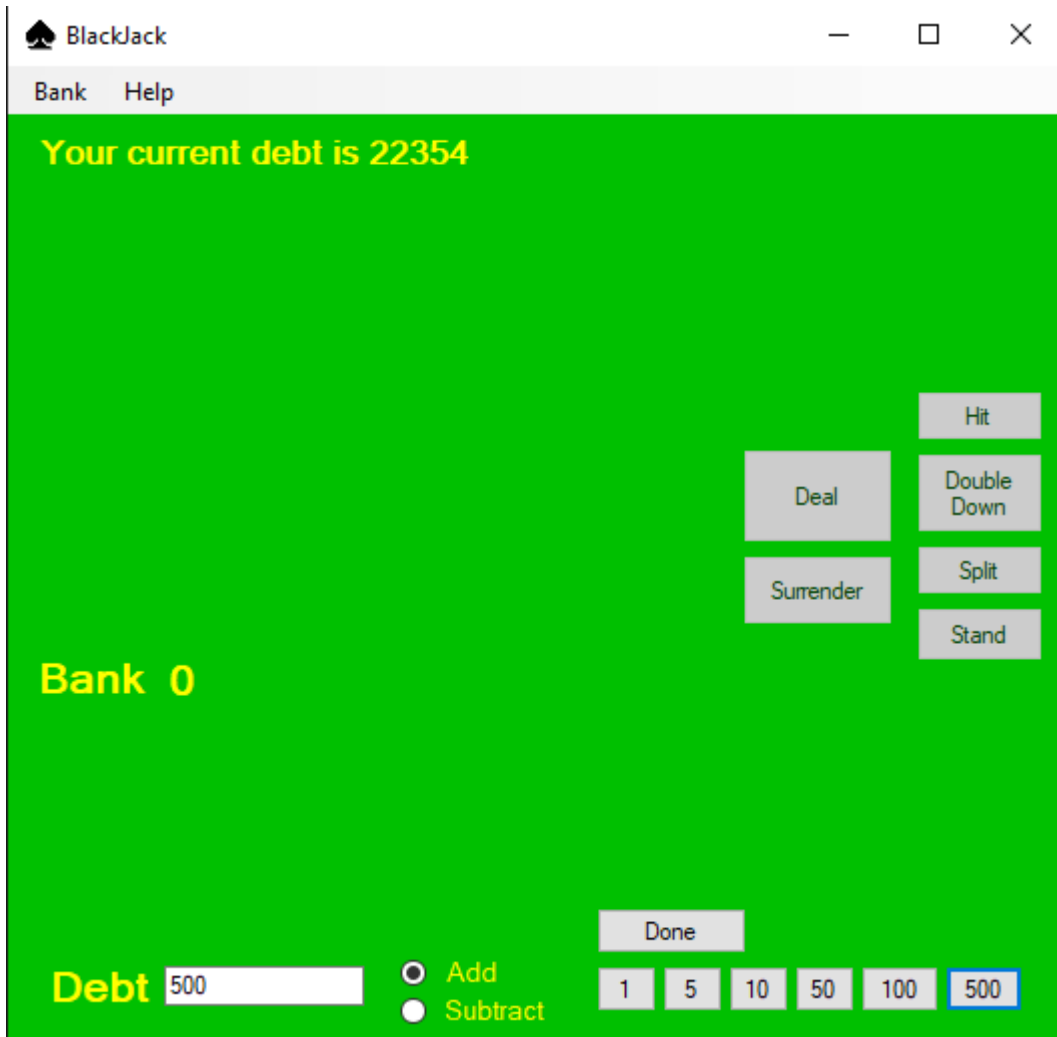
At this point, a new Bet must be placed either by manually typing it in the field next the Bet caption or by using the numeric keys. Press the Deal button once you are satisfied with the bet amount.

## Increase Bank Balance

If the player has exhausted the Bank funds, the game will not continue after pressing the Deal button. The only option is for the player to take on debt and begin again with a positive Bank balance.



Located under the Bank menu at the top, the Increase Bank Balance option will become active with a nil Bank balance.



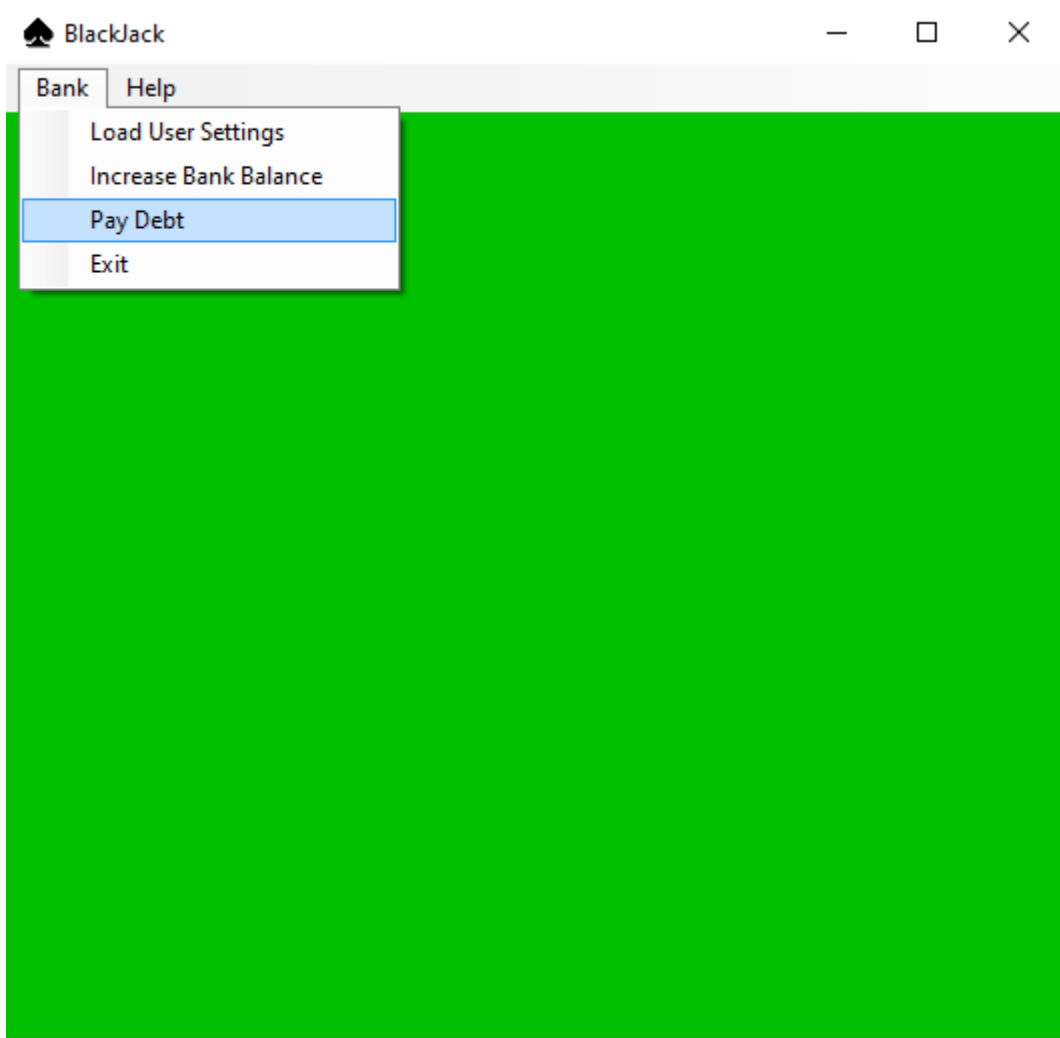
The Bet caption in the lower left corner now reads Debt. The player may now either manually enter a number in the field directly to the right or use the numeric buttons. The Add and Subtract options cause the number in the field to increase or decrease respectively. Any amount may be entered up to 10,000. The amount entered will increase the recorded debt. The debt maximum is 1,000,000 although the game will continue to play if that is exceeded. The current amount of debt is shown at the top.

## Pay Debt

If the player ever chooses, the recorded debt amount may be reduced by selecting the option under the Bank menu to Pay Debt.

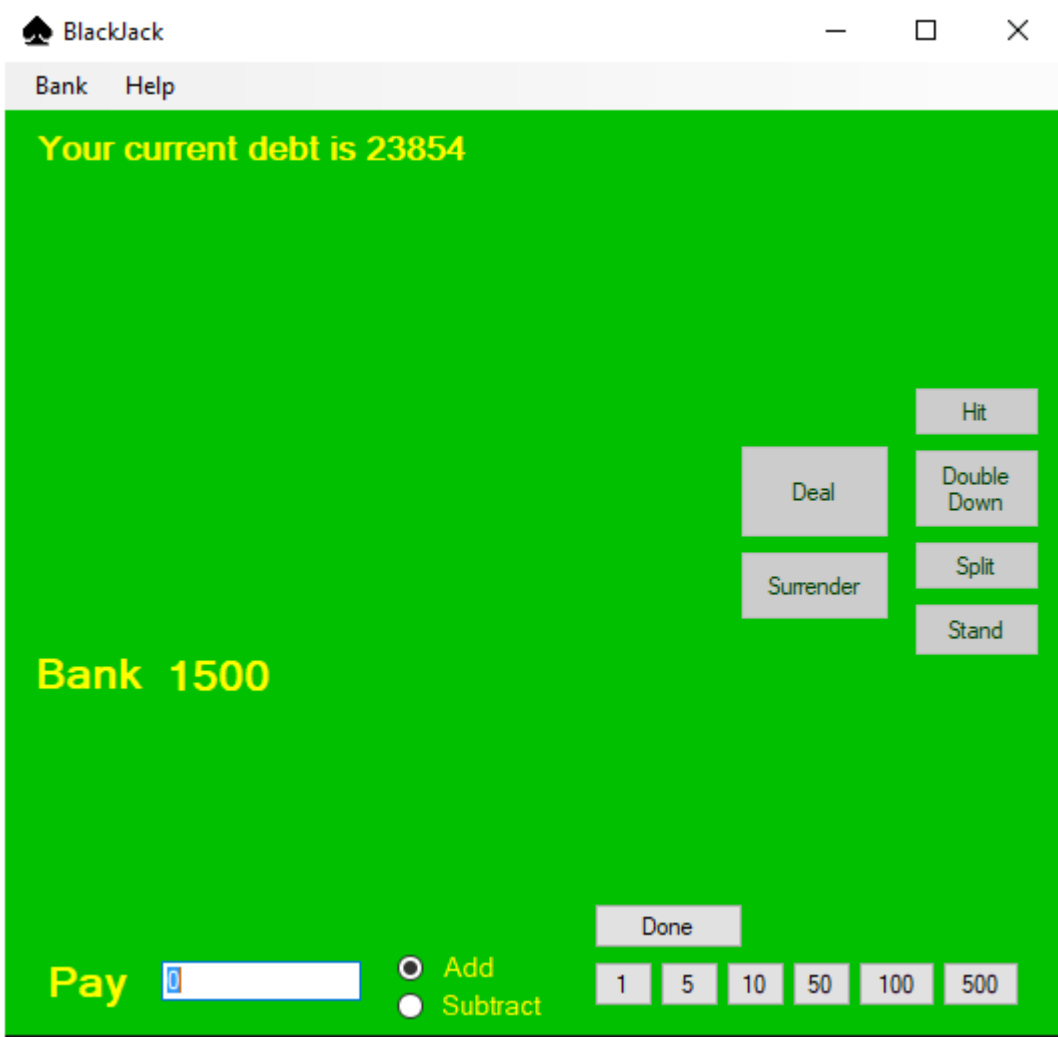


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The debt amount will appear captioned at the top of the window. Enter any amount up to that number by using the numeric buttons at the bottom or manually entering a number in the field located next to the Pay caption in the lower left of the window.

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Press the Done button the lower middle of the window to complete the transaction. The game will continue in a normal manner.

## License Agreement

The license agreement can be viewed at any time by selecting the License Agreement option under Help.

From the BlackJack Author

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