

Official Rulebook & User Guide



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SYSTEM REQUIREMENTS

HOYLE® Card Games 2008

Windows® 2000 SP4/XP (Home & Pro) SP2/Vista™¹, Pentium® 266 MHz processor or faster (800 MHz processor for Vista), 16 MB RAM (64 MB for Windows XP, 512 MB RAM for Vista), 1 GB Hard Disk Space, DVD-ROM drive, 800x600 @ 16 bit colour.

Macintosh®
OS X 10.4.10,
G3, G4, G5 or Intel Core Duo processor,
600 MHz or higher,
256 MB RAM,
DVD-ROM drive,
32MB VRAM (ATI Rage cards not supported),
1 GB hard drive space.

¹Administrator privileges are required to properly install the program on Windows 2000, Windows XP and Vista.

INSTALL

Windows:

 Exit all programs and insert the HOYLE Card Games 2008 DVD into the DVD-ROM drive. The Installation window opens automatically if Autorun is enabled on your system.

Note: If you have disabled Autorun on your computer, choose **Run** from the **Start** menu to open the **Run** dialog box. Type **D:\HoyleCardGames2008.msi** (If your DVD drive is something other than "D", substitute the correct drive letter.)

2. Follow the instructions on the screen to complete the installation.

Macintosh:

- 1. Insert the Hoyle Card Games 2008 DVD into your DVD-ROM drive.
- Drag the Hoyle Card Games 2008 folder into your Applications folder (or wherever you'd like it to be) on your hard drive. The Hoyle Card Games 2008 folder will now copy from the DVD to your computer's hard drive.

Uninstalling HOYLE® Card Games

Windows:

- Choose Settings from the Start menu.
- Choose Control Panel from Settings.
- 3. Double-click on Add/Remove Programs.
- Select the name of the program you want to uninstall and click on the Add or Remove button.
- 5. Click **Yes** to confirm file deletion.

Macintosh:

 Delete the Hoyle Card Games 2008 program folder from the Applications directory of your hard drive.

Running the Game

Windows:

To run the game click **Start**, **Programs**, and select the **HOYLE** game folder. Click on the game's icon to run the game.

Macintosh:

- Double-click on the game icon in the Hoyle Card Games 2008 folder to run the program. Once you have installed Hoyle Card Games 2008, you may eject the DVD. (Please keep the DVD in a safe place in case you ever need to re-install the game.)
- Enter the Registration Code (found on the last page of the game manual) and click the Register button to proceed to the game. (Macintosh users only)

INTRODUCTION

Welcome to HOYLE® Card Games, a collection of classic card games for all ages. HOYLE® Card Games includes popular trick-taking games like Spades, Bridge, Pinochle and Hearts, challenging melding games like Gin and Canasta, popular favorites Poker and Solitaire (fifty different single-deck, double-deck and arcade games), family favorites like Old Maid and Go Fish, and more.

This guide is a standalone card game rule book and strategy guide. For help using HOYLE® Card Games, refer to the in-game help by clicking the Help button at the bottom of the game screen and selecting the desired topic.

You can play most of the games found in HOYLE® Card Games with friends and family members at your computer, or with the witty and personable HOYLE® computer characters. Each character has a unique personality, and you can set characters' skills levels to control how well they play.

You can customise your game environment by setting the game speed, turning on music and sound effects, and specifying how often the HOYLE® characters talk. Set the backgrounds and card backs you like, and within each game, set options to make the game easier or more challenging or to use different rules variations. Statistics are kept for all games, so you can try to beat your best times or beat others' high scores. Plus, you can earn HOYLE® Bucks to spend on additional game items, just by playing your favorite games!

We hope you have as much fun playing the games as we did making them!

—The HOYLE® Team

Signing In

When you start HOYLE® Card Games, you must first sign in, choosing a name and a picture to represent yourself. You must create at least one player to play the games, and you can create additional players for yourself, your friends, and your family members. One reason for creating multiple players is that some games allow more than one player on the same computer. Another reason is that your statistics are tracked based on your player name.

The first time you sign in, you are asked to create a new player. After that, you can sign in as an existing player. You can create new players at any time, and you can change your character face at any time.

To create a new player:

- Click the New button.
- 2. Type a name for the new player, and click **OK**. A setup screen will guide you through some character settings, or you can accept the default setting by clicking **Done**. Your name will then appear on the front of the credit card on the screen.
- 3. To create your own unique face, click the Face Creator button.

OR

- Select **Face Creator** to show **Face Creator** pictures (ones you have made and a selection of premade faces), or select select Non-talking to show non-talking pictures provided to you. Then, select the face you want to use by moving the horizontal bar.
- 4. Click **OK** to assign the image in the character to the new player, and start playing!

To sign in a player created during a previous session:

- Click the player's name in the list. If necessary, scroll through the list using the vertical scroll bar. To change the face for this player, see step 3, above.
- 2. Click OK to start playing games as this player.

Notes: You can remove a player from the list of players by selecting the player name and clicking the Delete button. The player (and all of his or her statistics) is removed permanently.

You can sign in as a different player after you've started HOYLE® Card Games. You might do this if someone else wants to play games and you don't want to exit. From the Main Screen, click Sign In on the File menu to sign in as a different player. If you are in a game, click Main Screen on the Go To menu to get to the Main Screen.

MAKING A FACE IN FACE CREATOR

You can use Face Creator to create a unique picture to represent yourself while you're playing games. This picture is shown on the screen when you play games on your computer or over the Internet. You can make just one face to represent yourself, or you can make several different faces and choose a different face each time you play!

Starting Face Creator

There are several different ways to start Face Creator.

To start Face Creator:

In the Sign In dialog box, click the Face Creator button.

OR

From the Main Screen, click the Face Creator picture on the screen, or click Face Creator on the Go To menu.

OR

In the Players dialog box, click the Face button next to your face. You will be taken to a Settings screen; click the Face Creator button to start Face Creator.

Note: If you start Face Creator from the Sign In screen, the face you make is automatically assigned to the currently selected player. And if you make a face when you're already signed in, it is automatically assigned to you.

To change an existing Face Creator face:

In Face Creator, click the Load button, select the face you want to change, and then click OK to load that face into Face Creator.

Using Face Creator

You can create a unique picture for yourself using Face Creator. You can start with a new face, or load a previously created face by clicking the Load button.

To make a face in Face Creator:

 Click a feature (head, eyes, nose, and so on) on the Face Creator screen. The feature will be selected, and pictures you can use for the feature appear in the 12 feature boxes at the top of the screen.

You can select features in any order, and you don't have to specify every feature (your face can have no nose, for example).

Select the picture you want to use for that feature. To see additional screens of pictures, click on the numbered buttons or on the left and right arrows under the two rows of pictures.

Note: For eyes and eyebrows, you can select matching pairs, or you can select different left and right eyes and eyebrows, if you like. When you click on eyes or eyebrows, a selection box pops up with the choices left only, right only, and both. Click on which side or sides you wish to change (both is the default choice), then select the new feature.

You can move features around on the face by clicking the arrow buttons surrounding the sample face or by clicking the arrow keys on your keyboard. All features except the body, head, and clothes can be moved.

If you move a feature and want it moved back where it was originally, click the Center button.

- 4. Add any other features you want.
- 5. Select one of the four skin tones for your face.
- 6. Choose a voice for your character. There are five male voices, and five female voices. Click on the Voice Selection Menu right below your character to select a voice. You can preview the selected voice by clicking on the speaker icon.
- 7. Click Exit to exit Face Creator. Your face is saved automatically. If you want to make multiple faces before exiting, you can click save to save your current face before making a different one.

If you loaded a different face earlier and made changes to that face, you are asked if you want to save the new face you created over the old face. Click OK to save the face over the old face, or click Cancel to save the face as a new face.

Assign faces you have made to players using the Sign In screen.

To change an existing face:

- Click the load button.
- 2. Make any desired changes to the face.
- Click save. A dialog wil appear: you can either save over the face you changed by then clicking Update, or save the changes as a new face without deleting the old one by clicking Add.

To remove a feature from the face:

- Select the feature you want to remove.
- 2. Click the Clear button.

To clear the entire face:

Click the New button to start a new face from scratch. Your current face will be cleared.

To delete a Face Creator face:

You can remove any Face Creator faces that you no longer want in the Sign In dialog box. Select the face you want to delete using the scroll bar below the face window, then click the Delete button to the right of the face. (You can do this when you sign in to start the game, or you can open the Sign In dialog box by clicking Sign In on the File menu from the Main Screen.)

Notes and Tips:

- Moving eyebrows to different heights is a good subtle way to add personality to your face.
- Moving a nose downward can create an impression of a longer nose; moving it upward can make a shorter nose.
- Be creative! Many items can be moved anywhere on the face.
- Clothing is specific to the body you select. If you select an article of clothing and then change your body, you may need to select new clothes for your new body.
- To quickly create a unique new face, click the Random button. (This is good if you're not feeling creative, but still want a change.) You can still make changes to the random face, if you want. Be careful when using this button as this will erase the face currently on the screen.

STARTING A GAME

You can start a game from the Main Screen or from the Go To menu.

To start a game using the menu:

From the Main Screen, click the game you want to play, or click the name of the game on the Go To menu.

From within a game, click the name of the game on the Go To menu. To get to the Main Screen from within a game, click Main Screen on the Go To menu.

To switch from one game to another:

Click the Go To menu, and then click the name of the game you want to switch to. If you're in the middle of a game, you are asked if you are sure you want to exit the current game.

HOYLE® BUCKS

HOYLE® Bucks are frequent flier miles for gamers. When you accomplish certain feats while playing HOYLE® Card Games, you automatically earn HOYLE® Bucks. The more you play, the more you'll earn! Spend your bucks on new card decks, backgrounds, music tracks, and décor items.

Your current HOYLE® Bucks balance and any feats you've accomplished recently are shown in the HOYLE® Bucks display in the lower-right corner of every game screen. Rolling over the display will show you the four most recent feats you accomplished in that game.

Accessing the HOYLE® Bucks Area:

To spend your HOYLE® Bucks, view your account ledger (for a complete list of the feats you've accomplished for this game), or learn which feats will earn HOYLE® Bucks, go to the HOYLE® Bucks area of HOYLE® Card Games. There are three ways to get there: click on HOYLE® Bucks from the Main Screen, select HOYLE® Bucks from the Go To menu, or click on your current HOYLE® Bucks balance on the HOYLE® Bucks display in the game screen.

Navigating in the HOYLE® Bucks Area:

When you first enter the HOYLE® Bucks area, you are presented with a desktop with several items on it: the catalog, the guide, and your ledger. Click on any of these desktop items to use them, or navigate using the control bar at the bottom of the screen

BLACKJACK

Blackjack is a card-gambling game with a history that stretches back several centuries in Europe, where it was called Twenty-One. It apparently originated in France, where it is still known today as Vingt-Et-Un (21). Eventually it migrated to America and, like the pioneers, wandered westward.

Poker and Craps were the games of choice in the gambling clubs of the Old West. Twenty-One did not fare well against them, until a fateful rule change prompted more interest. The clubs offered an exorbitant 10 to 1 payout to any player that was dealt the ace of spades and a jack in a black suit, and re-dubbed the game Blackjack.

This was enough enticement to sway the gamblers from their Poker seats, and Blackjack survived, although the 10 to 1 payout for the original Blackjack did not.

In the United States, casino Blackjack now boasts a legion of devoted followers and fortune-hunters. This trend first began in the 1960s after the discovery by mathematicians and computer experts that the house advantage could be reduced and potentially eliminated through proper play. Learning basic strategies of when to hit or stand will come close to evening the odds that normally favor the house. Mastering a card-counting strategy will actually tip the odds in your favor.

How the Game Is Played

Blackjack is played between a dealer and group of players. The object of the game is to beat the dealer (not the other players) with a hand of cards that does not go over a total of 21. Blackjack can be played with a single deck or multiple decks.

The value of the hand is the sum of its cards:

- 1. Face cards count as 10.
- 2. Aces count as either one or 11, player's choice.
- 3. All other cards count as their face value.

Play begins with each player placing a bet. In games using three or more decks, the dealer pulls cards from a plastic or wooden box called a shoe. Otherwise, he deals from his hand. Each player and the dealer receive two cards. The first two player cards are dealt face down for single-deck games and face up for multiple-deck games. In all games, the dealer receives one card face down and the rest face up. The dealer's first face-up card is called the upcard. The dealer's face-down card is known as the hole card. After the initial deal, each player can hit (draw cards) until they want to stand (stop drawing), or until the hand busts (goes over 21). Players can hit or stand on any card total of 21 or below. After the players have completed their turns, the dealer must draw cards as long as his or her total is less than 16 and must stand when the total is 17 or more, unless the game setting requiring the dealer to hit on a soft 17 (an ace and a 6) is turned on.

Winning and Losing

You win at Blackjack by beating the dealer's hand. You must hold a hand equal to or less than 21 that also beats the dealer's hand. If the first two cards you receive are Blackjack (total 21), and the dealer does not have Blackjack, you win immediately. If you bust (go over 21) or the dealer has a hand of 21 or under that is greater than yours, then you lose your bet. If you stand with any total under 21 and the dealer busts, then you win your bet. If you tie the dealer, it is called a push, and neither side wins. Beating the dealer pays even money, except for Blackjack. If the player has Blackjack and the dealer dos not, it pays 3 to 2.

Doubling Down

When you double down, you place a matching bet next to your original bet and receive one and only one additional card, which completes your hand. This option makes it possible for you to double your bet under favorable conditions.

When your hand is strong and the dealer's is weak, you should take advantage of the situation by doubling down. It is a vital method of offsetting the house advantage. For example, when you're dealt a 5 and 6 (totaling 11), it is usually desirable to double down, since your odds of getting a 21 (by receiving a 10 or face card) are very good.

The strength shown by the dealer is also a factor in the decision to double down. When dealer is weak (a 4 to 6 upcard), doubling down will be more advantageous.

Splitting Pairs

Splitting pairs is another key strategy for the Blackjack player. You can split

when dealt a pair of any kind (e.g., two aces). To split your pairs, you separate the identical cards, leaving them face up, and place an amount of chips equal to your original bet in front of your new hand. You then proceed to play each hand independently, requesting hits or standing, as desired. You can win, lose, or bust with either or both hands.

Surrender

If the dealer does not have Blackjack, players have the option to surrender, and lose only half their original bets. Surrendering is only an option before a player has opted for a hit, and it is an optional setting in HOYLE® Blackjack.

When you surrender, the dealer will take your cards and half your original bet. Although it's not generally to your advantage to surrender, it can be useful when your hand is weak (e.g., a 16), and the dealer is showing a powerful upcard (e.g., an ace).

Insurance

When the dealer's upcard is an ace, he or she will ask the players if they want to buy insurance. Insurance is actually a type of secondary bet; you are betting that th dealer has a Blackjack.

To take out insurance, place up to half your original bet in the "insurance" area marked on the board. The dealer will then check the hole card to see if it's a Blackjack. If the dealer does indeed have a Blackjack, your are paid off at 2 to 1, however, you also lose your original bet. If the dealer does not have a Blackjack, you lose the insurance bet. Play continues as normal.

Do not take insurance unless you are counting cards and know exactly when it is favorable to do so.

Strategies for Winning Blackjack

Success at Blackjack is not the result of intuition, but of mathematics. Julian Braun, an IBM computer expert, ran nine billion Blackjack card combinations based on one- to eight-deck Blackjack games. The fundamental system strategy tables are based on the data unearthed by Mr. Braun when four decks are in play. Making decisions based on these findings is the foundation for good Blackjack play.

Players who apply the information found in these tables can reduce the house advantage down to between one percent and two percent. Additionally, a simplified card-counting method can actually give you the advantage over the house. Using these methods properly only requires you remember a single number, rather than an exact list of cards that have

already been played.

Hitting or Standing

You may be tempted to hit or stand solely on the basis of the cards totals you are holding, but you must always consider the dealer's upcard when deciding to hit, double down, split, or surrender. For example, it may seem obvious to hit a hand of 12. If the dealer is showing a 4, 5, or 6, though, your odds of winning are better if you stand, because the dealer must hit on 16, and has a good chance of busting. You can use this rule to your advantage by knowing when to stand, even if your hand total is not close to 21.

Winning at Blackjack is all about gauging your hand's potential versus the degree of threat posed by the dealer's upcard. Your strategy for hitting should depend upon these factors. The degree of threat posed by the dealer's upcard is described here:

Dealer's Upcard Potential Threat

Ace Extreme danger, a loss is likely.

10 to king Big trouble. You'll be lucky to push.

9 You're a little uptight and maybe in trouble.

7 to 8 Breathe a little easier. The dealer is beatable.

4 to 6 Looking good. You are in the driver's seat.

2 to 3 Wait and see. Be cautious.

The threat posed by the dealer's upcard is arrived at by simple arithmetic. The prevalence of 10s and face cards (accounting for 16 out of every 52 cards) makes the dealer highly vulnerable when showing an upcard of 4, 5, or 6. His hole card is likely to put him in the 12 to 16 range, forcing a hit, probably resulting in a bust. You need to know the degree of threat the dealer's upcard represents, and it should impact your decision whether to hit

Hard Hand Strategy

A hand without an ace, or with an ace that counts as one, is called a hard hand. However, the strategy for doubling down on a hard hand takes precedence over hitting a hard hand. Always draw a card with any hard total of 11 or less, since there is no risk of busting. Conversely, always stand with a hard hand when your cards total 17 or higher.

If your hand totals 13 to 16, only hit if the dealer is strong (9 upcard or better) or showing the 7 or 8. The 7 or 8 forces you to hit, because it is possible that the dealer will end up with a low hand (totaling 17 or 18), which still beats your 13 to 16. If your hand totals 12, you should always hit unless the dealer is very weak (showing a 4 to 6), and therefore likely to bust.

Soft Hand Strategy

The decision to hit also depends on whether you're holding an ace or not. A hand with an ace (used as value 11) is called a soft hand, because the ace can be changed from an 11 to a one if necessary. Taking hits with a soft hand is often less risky.

Always stand when you have an ace and an 8 or better (i.e., any hand totaling 19 to 21). An ace and a 7 (totaling 18) is relatively weak if the dealer is showing strength (9 or better), and you should hit. Always hit when holding an ace and a 6 or less.

Normally you wouldn't hit on 17 or 18. However, the flexibility of the ace in soft hands allows you to hit when you wouldn't with a hard hand of the same value.

Doubling Down

Doubling down is a powerful play, because it allows you to increase your bet after seeing favorable cards. It is one of the primary means of offsetting the house advantage, but you must know when to do it.

When you can double down varies depending upon the game settings. You can set the game to allow doubling down only on 11s, on 10s and 11s, or on any two-card combination.

Hard Hand Doubling Strategy

Doubling an 11: The best hand to double down with is an 11, and you should do so unless the dealer shows an ace.

Doubling a 10: If the dealer shows a 9 or less, double down. A dealer 9 is strong, but you still have the statistical advantage.

Doubling a 9: You should double down a 9 only if the dealer is weak (3 to 6). Doubling otherwise is a poor bet, because the dealer is not as likely to bust.

Soft-Hand Doubling Strategy

The main strategy here is to take advantage of a weak dealer upcard (4-6). When the dealer is weak, it's time to pounce! However, you don't want to double down if you have a hand totaling 19 or 20, because you may ruin your already strong hand.

Doubling an Ace, 8-9: Never hit on a hand this strong!

Doubling an Ace, 6-7: Double the bet and whenever the dealer is weak (4 to 6). Additionally, doubling down against the dealer's 3 is recommended. Although the dealer is not as likely to bust with a 3 as with a 4 to 6, the odds are still in your favor.

Doubling an Ace, **4-5**: Double down only if the dealer's upcard is a 4 to 6. If the dealer's card is lower than 4, chances are they will not bust.

Doubling an Ace, 2-3: Double down only when the dealer has the highest probability of busting, with a very weak upcard (5 to 6).

Splitting Pairs Strategy

Splitting pairs is critically important to your success at the Blackjack table. If you don't split when the cards warrant doing so, the house advantage rises dramatically. In HOYLE® Blackjack, you can split pairs as desired, but split aces can only be hit once.

What pairs should you split? For starters, never split 10s and face cards! The rules allow you to split any cards with a 10 value, such as a jack and a queen, even though they're not technically a pair. This is because breaking up your 20 is a bad move, so the house is happy to let you split all the 10s you want. All pairs are discussed below.

Splitting Aces: Always split! Your odds of getting two very high hands (maybe two 21s) are tremendous.

Splitting 10s: Never split! Splitting 10s is always a no-no, unless you really want to lose your bankroll to the house.

Splitting 9s: It is best to split 9s when the dealer is relatively weak(2 to 6 upcard) so that you can leverage the dealer's vulnerability with an additional bet. If the dealer has an 8 upcard, then you split 9s, because you might catch 10s which would give you winners (19s over the dealer's 18). If the dealer has a 9 upcard, then you split 9s because the dealer likely has 19, which beats your 18 if you stand. Splitting against the dealer's upcard of 7 is inadvisable because, statistically, he or she is liable to end up standing pat with a 17, which you already have beat with an 18.

Splitting 8s: Always split! With two 8s, it's acceptable to split against the dealer no matter what the dealer shows, even if the dealer shows an ace. Split 8s against the dealer's ace? Lose twice the money? At first this seems like a bitter pill to swallow. The fact is, however, keeping the 8s leaves you with a lousy 16, virtually a guaranteed loser hand. Splitting the 8s increases your chances of winning just enough to make splitting it worthwhile.

Splitting 7s: You should split 7s if the dealer's upcard is 7 or less. A total of 14 is weak. Starting two new hands with 7s is likely to result in two 17s. If the dealer has an 8 to ace upcard, then you want to stand because you're better off losing one bet (against the dealer's likely 18 to 21 vs. your 14) than two bets (dealer's 18 to 21 vs. your likely two 17s).

Splitting 6s: Split these hands if the dealer's upcard is 6 or less. Splitting 6s is risky, because you are likely to get two 16s. Therefore, you only do it when it looks like the dealer will bust (dealer's upcard a 2 to 6).

Splitting 5s: Never split! A pair of 5s combine for a strong 10. Separately, they will likely catch a 10 and form two miserable hands and one or two probable busts. Consider the 5s inseparable.

Splitting 4s: It is unwise to split 4s unless the dealer is showing a 5 or 6. Splitting the 4s results in two weak hands (catching 10s will make them 14s). Therefore, you only want to split the 4s if the dealer is in an even more precarious situation than you are (i.e. he or she is holding a 5 or 6).

Splitting 2s and 3s: Split these hands when the dealer is relatively weak (showing a 7 or less). Against a 7, your long-term winnings will be marginal. However, against the other, weaker hands, consider a split mandatory.

Re-splitting

The same strategies apply for re-splitting hands as for splitting hands. For example, if you split a pair of aces, and are dealt a third ace, of course you should re-split again. After all, if you had confidence enough to split the first time around, why change your mind now? Don't waffle, or you may end up confused. Re-splitting is a powerful tool for evening the odds that normally favor the house.

Doubling After a Split

Depending on game settings, you may have the option of doubling down on one or both hands following a split. All recommendations for doubling also apply following a split.

Surrendering Strategy

In a late surrender, the dealer first checks his or her hole card for Blackjack. In an early surrender, you can turn in your hand before the dealer checks the hole card. Early surrender is not an option in HOYLE® Blackjack.

Surrender is only advisable when your chances of busting are very high, and the dealer has a very strong upcard.

Surrender on a 16: If the dealer upcard is a 9 to ace, save half your bet and surrender. The dealer likely has a strong hand (19 to 21) and you will likely bust if you hit.

Surrender on a 15: If you're holding a 15, only surrender if the dealer's upcard is a 10. If the dealer's upcard is an ace, it's better to hang in there and not surrender. The dealer must reveal Blackjack (if they have it) before you surrender. Therefore, if the dealer has an ace showing and they do not reveal Blackjack, you already know they do not have a 10-value hole card. You can beat many of the dealer's possible hole cards, so don't surrender.

Surrender on a 14: Avoid this. Despite the prevalence of 10- value cards, your chances of drawing an 7 to ace are not bad.

Buying Insurance

When you buy insurance, you bet on the probability of the dealer having Blackjack. You can only make this bet when the dealer's upcard is an ace. You bet half of your original bet that the dealer has Blackjack. If they do, the bet pays 2 to 1. If an ace is the dealer's first upcard, the dealer must ask each player if he or she wants to buy insurance. After all insurance bets are made, the dealer checks the hole card. If the hole card is a 10-value card, the dealer shows the Blackjack to all players and pays off winning insurance bets. If the hole card does not make Blackjack, the dealer collects losing insurance bets and continues play without showing the hole card. Unless you have been counting cards (see section on counting cards) and know the deck is extremely rich in 10-value cards, the odds are against you and you should not make this bet.

Card-Counting Strategy

The strategies outlined so far assume a balanced deck. Cardcounting is used to make decisions based on the cards remaining in the deck or shoe. Card-counters keep track of the cards as they are dealt, but they pay more attention to the ratios of important cards rather than knowing exactly which cards are left in the deck. Cards are usually counted in ratios of large cards to small cards.

One common system, developed by a mathematician named Dr. Edward Thorpe, assigns the following values to each card that is removed from play:

```
2, 3, 4, 5, 6 = +1
7, 8, 9 = 0 (neutral cards)
10, J, Q, K, A = -1
```

For example, after one hand in which a 10, 10, J, Q, A, A is played, the count will be -6. This is called the running count. This count reflects the balance of 10-value cards (and aces) to low cards (2, 3, 4, 5, 6) as they are dealt.

To accurately apply the running count, you must also factor in the number of card decks being used. The result of this calculation is called the true count. The true count is obtained by dividing the running count by the number of half decks (26 cards per half deck) remaining to be dealt. The true count is often a more accurate indicator than the running count, because it accounts for the number of decks used in a game. The true count can be calculated at any time. For this reason, the running count is the number you must remember each hand.

True Count Example

A single deck of cards is used for this example. The low cards to be counted are 2s, 3s, 4s, 5s, and 6s. The high cards to be counted are aces, 10s, and face cards. The deck starts with sixteen (16) 10- value cards and sixteen low cards.

In a game with two players (and the dealer of course), at the end of the first round of play, assume the running count is +2. The dealer has a 3, 4, and 10 (+1), the first player has a 2, 6, and Q (+1), and the second player has a 7 and 9 (0). This adds up to +2. This count indicates there are two more high cards than low cards left in the deck.

Eight cards were dealt, which means that four small cards and two 10-value cards were played. The deck now holds 14 high cards and 12 small cards. The running count (+2) indicates a favorable count, but the deck still holds a high number of small cards. Now assume 30 cards have been dealt and the running count is still +2. The deck now holds 10 high cards and eight low cards. Though the running count is the same, the deck is actually much more favorable to the player than when only eight cards had been dealt.

The true count is determined by dividing the running count by the number of half decks remaining to be dealt. After eight cards have been dealt, almost two half decks remain. The running count divided by two equals +1. The running count after eight cards is +2; the true count is +1. The true count is already slightly more accurate in weighing the higher number of small cards remaining in the deck. After 30 cards have been dealt, the running count (+2) is divided by 0.5 (half of a half deck). The running count after 30 cards is +2; the true count is now +4. In this game, where the running count stays at +2, as more cards are dealt from the deck, the true count shifts in favor of the player.

How to Read the Count

A higher count (any count with a plus [+] sign) means more low cards than high cards have been dealt, so the deck is loaded with high cards, which is more favorable to the player. A deck rich in high cards favors the player, because the player has a better chance of drawing Blackjack. This is important because Blackjack pays better to the player (3 to 2) than for the dealer. Also, when the count is high the dealer is more likely to bust, because they must draw on any hand below 17.

Conversely, a lower count means more high cards than low cards have been dealt, so the deck is more favorable to the dealer. The dealer will bust less often with a lower count. A neutral count is neither favorable or unfavorable.

Using the Count When Betting

You can use the true count to determine how much to raise or lower your bet. Obviously, you want to be betting more when the count is higher to take advantage of your increased probability of winning. Use the following table as a guideline for betting based on the true count. Multiply the unit number by the amount of your minimum bet.

If the true count is: Bet this amount:

Any negative number 1 unit
0
+1
+2
+3
+4
+5 6 units
+6 6 units
+7 8 units
+8
+9 and above
(or maximum bet)

Counting Aces

It is also important to know whether the deck is ace-rich, acepoor, or neutral. The running count and true count include aces in the high-card count. However, it is also useful to keep track of the number of aces left in the deck. A deck that is full of high cards but also ace-poor yields few Blackjacks.

Because a deck holds four aces, normal distribution is two aces per half deck. If one ace or zero aces are dealt in a half deck (on average), the remaining half deck is ace-rich. If two or more aces are dealt in a half deck (on average), the deck is ace-poor. When the true count is positive and the deck is ace-rich, you may want to add an extra unit to your bet. Conversely, if the deck is ace-poor, you may want to subtract a unit from the bet.

Counting cards is an effective way to get an edge while playing Blackjack, however, real casinos frown upon card counting, and will eject any card counters they catch.

Blackjack Strategy Highlights

- Learn the fundamentals of hitting, standing, doubling down and splitting. You can use the chart on page 24 as a reference while you play.
- General rule: be conservative about hitting when the dealer has a weak upcard (3, 4, 5 or 6).
- General rule: be aggressive about hitting when the dealer has a strong upcard (A, 10, 9 or 8).
- Raise your bet if you know the deck contains a high percentage of 10s and aces, since the dealer will be more likely to bust.

BLACKJACK VARIATIONS

With Blackjack's success, casinos around the world continue creating variations of this game. Among the most popular variations, there is Atlantic City Blackjack, and European Blackjack. Below, are the most common variations and sample strategy tables.

Legend:

H = Hit S = Stand

D = Double

P or SP = Split

Atlantic City Blackjack

Atlantic City Blackjack is played with eight decks One bet position The Dealer will stand on soft 17 The Dealer peeks for blackjack Double after split, late surrender allowed Resplit to three hands

Strategy table for Atlantic City Blackjack

Atlanti	Atlantic City Blackjack Strategy Table										
Player's Hand				Dea	ler's	U p	Car	d			
Hard Totals ▮	2	3	4	5	6	7	8	9	10	A	
17 (+)	S	S	S	S	S	S	S	S	S	S	
16	S	S	S	S	S	Н	Н	Н	Н	Н	
15	S	S	S	S	S	Н	Н	Н	Н	Н	
14	S	S	S	S	S	Н	Н	Н	Н	Н	
13	S	S	S	S	S	Н	Н	Н	Н	Н	
12	Н	Н	S	S	S	Н	Н	Н	Н	Н	
11	D	D	D	D	D	D	D	D	D	Н	
10	D	D	D	D	D	D	D	D	Н	Н	
9	Н	D	D	D	D	Н	Н	Н	Н	Н	
8 (-)	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н	
Soft Totals 4	2	3	4	5	6	7	8	9	10	A	
Ace & 8 (+)	S	S	S	S	S	S	S	S	S	S	
Ace & 7	S	D	D	D	D	S	S	Н	Н	Н	

Ace & 6	Н	D	D	D	D	Н	Н	Н	Н	Н
Ace & 5	Н	Н	D	D	D	Н	Н	Н	Н	Н
Ace & 4	Н	Н	D	D	D	Н	Н	Н	Н	Н
Ace & 3 (-)	Н	н	Н	D	D	Н	Н	Н	Н	Н
Pairs 4	2	3	4	5	6	7	8	9	10	Α
Ace & Ace	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									
7 & 7	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н
6 & 6	SP	SP	SP	SP	SP	Н	Н	Н	Н	Н
5 & 5	D	D	D	D	D	D	D	D	Н	Н
4 & 4	Н	Н	Н	SP	SP	Н	Н	Н	Н	Н
3 & 3	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н
2 & 2	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н

European Blackjack

European Blackjack is played with two decks,

One bet position

The Dealer will stand on soft 17

Double on 9 to 11 only

The player may draw split aces

No resplitting, doubling, or surrender

Insurance not resolved until end of hand

Strategy table for European Blackjack

European Blackjack Strategy Table												
Player's Hand		Dealer's Up Card										
Hard Totals ▮	2	2 3 4 5 6 7 8 9 10 A										
17 (+)	S	S	S	S	S	S	S	S	S	S		
16	S	S	S	S	S	Н	Н	Н	Н	Н		
15	S	S	S	S	S	Н	Н	Н	Н	Н		

14	S	S	S	S	S	Н	Н	Н	Н	Н
13	S	S	S	S	S	Н	Н	Н	н	Н
12	Н	Н	S	S	S	Н	Н	Н	Н	Н
11	D	D	D	D	D	D	D	D	D	Н
10	D	D	D	D	D	D	D	D	Н	Н
9	D	D	D	D	D	Н	Н	Н	Н	Н
8 (-)	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н
Soft Totals 4	2	3	4	5	6	7	8	9	10	A
Ace & 8 (+)	S	S	S	S	S	S	S	S	S	S
Ace & 7	S	S	S	S	S	S	S	Н	Н	Н
Ace & 6	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н
Ace & 5	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н
Ace & 4	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н
Ace & 3 (-)	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н
Pairs ↓	2	3	4	5	6	7	8	9	10	A
Ace & Ace	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	Н	Н							
7 & 7	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н
6 & 6	SP	SP	SP	SP	SP	Н	Н	Н	Н	Н
5 & 5	D	D	D	D	D	D	D	D	Н	Н
4 & 4	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н
3 & 3	Н	Н	SP	SP	SP	SP	Н	Н	Н	Н
2 & 2	Н	Н	SP	SP	SP	SP	Н	Н	Н	Н

Vegas Strip Blackjack

Vegas Strip Blackjack is played with four decks, One bet position The Dealer will stand on soft 17

Resplit to three hands

Double on any first two cards

Double after split allowed

The Dealer peeks for blackjack

Strategy table for Vegas Strip Blackjack

Player's Hand	Dealer's Up Card												
Hard Totals ▮	2	3	4	5	6	7	8	9	10	Α			
17 (+)	S	S	S	S	S	S	S	S	S	S			
16	S	S	S	S	S	Н	Н	Н	Н	Н			
15	S	S	S	S	S	Н	Н	Н	Н	Н			
14	S	S	S	S	S	Н	Н	Н	Н	Н			
13	S	S	S	S	S	Н	Н	Н	Н	Н			
12	Н	Н	S	S	S	Н	Н	Н	Н	н			
11	D	D	D	D	D	D	D	D	D	Н			
10	D	D	D	D	D	D	D	D	Н	Н			
9	Н	D	D	D	D	Н	Н	Н	н	Н			
8 (-)	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н			
Soft Totals 4	2	3	4	5	6	7	8	9	10	Α			
Ace & 8 (+)	S	S	S	S	S	S	S	S	s	S			
Ace & 7	S	D	D	D	D	S	S	Н	н	Н			
Ace & 6	Н	D	D	D	D	Н	Н	Н	Н	Н			
Ace & 5	Н	Н	D	D	D	Н	Н	Н	н	Н			
Ace & 4	Н	Н	D	D	D	Н	Н	Н	Н	Н			
Ace & 3 (-)	Н	Н	Н	D	D	Н	Н	Н	н	Н			
Pairs 🕹	2	3	4	5	6	7	8	9	10	Α			
Ace & Ace	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	Н	Н	Н	Н			
6 & 6	SP	SP	SP	SP	SP	Н	Н	Н	Н	Н			
5 & 5	D	D	D	D	D	D	D	D	Н	Н			
4 & 4	Н	Н	Н	SP	SP	Н	Н	Н	Н	Н			

3 & 3	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н
2 & 2	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н

Vegas Downtown Blackjack

Vegas Downtown Blackjack is played with two decks,

One bet position

The Dealer will hit on soft 17

Resplit to three hands

Double on any first two cards

Double after split allowed

The Dealer peeks for blackjack

Strategy table for Vegas Downtown Blackjack

Vegas Downtown Blackjack Strategy Table													
Player's Hand		Dealer's Up Card											
Hard Totals ▮	2	3	4	5	6	7	8	9	10	A			
17 (+)	S	S	S	S	S	S	S	S	S	S			
16	S	S	S	S	S	Н	Н	Н	Н	Н			
15	S	S	S	S	S	Н	Н	Н	Н	Н			
14	S	S	S	S	S	Н	Н	Н	Н	Н			
13	S	S	S	S	S	Н	Н	Н	Н	Н			
12	Н	Н	S	S	S	Н	Н	Н	Н	Н			
11	D	D	D	D	D	D	D	D	D	Н			
10	D	D	D	D	D	D	D	D	Н	Н			
9	Н	D	D	D	D	Н	Н	Н	Н	Н			
8 (-)	Н	Н	Н	Н	Н	Н	Н	Н	Н	Н			
Soft Totals ▮	2	3	4	5	6	7	8	9	10	A			
Ace & 8 (+)	S	S	S	S	D	S	S	S	S	S			
Ace & 7	D	D	D	D	D	S	S	Н	Н	Н			
Ace & 6	Н	D	D	D	D	Н	Н	Н	Н	Н			
Ace & 5	Н	Н	D	D	D	Н	Н	Н	Н	Н			
Ace & 4	Н	Н	D	D	D	Н	Н	Н	Н	Н			
Ace & 3	Н	Н	D	D	D	Н	Н	Н	Н	Н			

Ace & 2	Н	Н	Н	D	D	Н	Н	Н	Н	Н
Pairs ↓	2	3	4	5	6	7	8	9	10	A
Ace & Ace	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									
7 & 7	SP	Н	Н	Н						
6 & 6	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н
5 & 5	D	D	D	D	D	D	D	D	Н	Н
4 & 4	Н	Н	Н	SP	SP	Н	Н	Н	Н	Н
3 & 3	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н
2 & 2	SP	SP	SP	SP	SP	SP	Н	Н	Н	Н

Single Deck Blackjack

Single Deck Blackjack is played with one deck

One bet position

The dealer checks for blackjack

Dealer hits on soft 17

Split once

Doubling after split allowed

Double on any first 2 cards

Strategy table for Single Deck Blackjack

Single Deck Blackjack Strategy Table												
Player's Hand	Dealer's Up Card											
Hard Totals ♣	2	3	4	5	6	7	8	9	10	A		
17 (+)	S	S	S	S	S	S	S	S	S	S		
16	S	S	S	S	S	Н	Н	Н	Н	Н		
15	S	S	S	S	S	Н	Н	Н	Н	Н		
14	S	S	S	S	S	Н	Н	Н	Н	Н		
13	S	S	S	S	S	Н	Н	Н	Н	Н		
12	Н	Н	S	S	S	Н	Н	Н	Н	Н		

11	D	D	D	D	D	D	D	D	D	D
10	D	D	D	D	D	D	D	D	н	Н
9	D	D	D	D	D	Н	Н	Н	Н	Н
8 (-)	Н	Н	Н	D	D	Н	Н	Н	Н	Н

VIDEO BLACKJACK

Video Blackjack is a machine-based version of the classic table game. It offers lower stakes, faster play, a sense of solitude, and, even in an actual casino, the freedom to count cards openly. Whether these factors are a reason to play Blackjack video-style or a reason to head back to the table game depend upon what you are looking for in your Blackjack experience, but there is certainly an argument to be made for playing against the machine.

Video Blackjack follows the same basic structure of its table-game forefather, so if you are familiar with the rules and strategies of Blackjack, you will be right at home in front of a Video Blackjack machine. If you are new to Blackjack, you should review the Blackjack Help section.

Video Blackjack machines all follow the same basic principles of standard Blackjack play, but there are usually subtle differences in the rules of Video Blackjack that can raise or lower the house advantage. Picking a favorable machine is the first and most important step in winning at Video Blackjack.

Once you have picked a machine, you place your bets and communicate your actions to the dealer-in-the-machine through pressing the appropriate on-screen buttons, or using the shortcut keys.

How to Play Video Blackjack

To play a Video Blackjack machine, click the bill slot on the machine, and choose how many credits you want to play with.

You can bet anywhere from one to five credits at a time. You have two options in betting:

- Click the Bet One button once for each credit you wish to bet.
- Click the Bet Max button to bet five credits.

When you bet five credits, the machine automatically deals the cards. When you bet less than five credits, you must click the Deal button to start the hand.

After you click the Deal button, you will be dealt two cards face up, and the dealer will be dealt one card face down and one card face up. At this point you must choose from the actions available to you. Your options will be lit up at the bottom of the screen.

If you win, you then accumulate credits. To collect your credit(s), click the Cash Out button.

Summary of Video Blackjack Actions

Bet One

Bets one credit. Use this option to specify the exact number of credits, without making a maximum bet. To quickly make the maximum bet, click Bet Max. You can only use this option if you have credits on the machine.

You can bet one from credit during play by:

- · Clicking Bet One.
- · Pressing the letter B on the keyboard.
- · Choosing Bet One from the Actions menu.

Bet Max

Bets the maximum number of credits. To specify the exact number of credits, without making a maximum bet, click Bet One for each play. You can only use this option if you have enough credits on the machine.

You can make a maximum coin bet during play by:

- · Clicking Bet Max.
- Pressing the letter M on the keyboard.
- · Choosing Max Bet from the Actions menu.

Deal

Starts game play by dealing the cards.

You start the deal by clicking Deal when the button is lit.

Hit

Deals another card to your hand.

You can hit during play by clicking Hit when the button is lit.

Stand

Indicates that you do not want to perform any more actions on the current hand.

You can stand by clicking Stand when the button is lit.

Split

Separates an opening pair of same-value cards into two new hands, and places a second bet equal to your initial bet on the second hand. Each hand is played out separately, and each hand will automatically receive a second card. When you split aces, only one more card will be dealt to each hand.

To split your pair, click Split when the button is lit.

Double

Doubles your bet and adds one more card to your hand, after which you must stand. This can only be done on hands with two cards.

You can double by clicking Double when the button is lit.

- Pressing the letter M on the keyboard.
- Choosing Max Bet from the Actions menu.

Insurance Yes/No

Insurance is offered when the dealer's upcard is an ace. Choosing Yes places a side bet equal to half your original wager that the dealer has blackjack. If the dealer does have blackjack, you win 2:1 on your insurance bet.

Accept or reject insurance by clicking Yes or No button when you are offered the choice.

Cash Out

Pays out all credits in the Video Blackjack machine. The credits include any winnings on the machine to that point.

You can cash out during play by:

- · Clicking Cash Out when it is lit.
- · Pressing the letter C on the keyboard.
- · Choosing Cash Out from the Actions menu.

Choosing a Video Blackjack Machine

The first step for maximizing your return at Video Blackjack happens before you ever place a bet: picking the right machine. Traditional Blackjack games have many rule variations, and Video Blackjack is no different. Some rules improve the odds for the player while some improve the odds for the house, and it is important to know how the most common variations affect your expectation.

HOYLE® Blackjack offers two Video Blackjack machines. The rules for each machine are listed below, as well as information on the impact of these rules on your expectation.

Classic Blackjack

Rules

- Single-deck
- Blackjack pays 3:2
- All other wins pay 1:1
- · Split on any pair

- · Split aces get one more card each only
- · Double down on any two cards
- Insurance offered on dealer ace
- Player wins on six cards totaling 21 or less, except when dealer has blackjack
- · Dealer hits on 16 or less
- Dealer stands on 17 or more, and on six cards totaling less than 21
- Bet returned on all pushes

This is a machine with rules reflecting the typical Las Vegas Strip table game, but it is a single-deck game, and is therefore a fairly even expectation game.

The only departure from the standard rules is the fact that the player wins on six cards totaling less than 21, and that the dealer must stand on six cards totaling less than 21. These rules are in place to limit the number of cards in any hand to six, since there is limited space on a video screen.

The six-card limitation on the dealer and the six-card win for the player is an advantage for the player. It won't help you often, but it will help often enough that it makes this machine a slightly better than even game (about 100.1%) if played correctly.

Special 21's

Rules

- Single-deck
- All blackiacks pay 3:2
- Special 21's pay 2:1
- All other wins pay 1:1
- No splitting pairs
- Double down on any two cards
- Insurance offered on dealer ace
- Player wins on six cards totaling 21 or less, except when dealer has blackjack
- Dealer hits on 16 or less
- Dealer stands on 17 or more, and on six cards totaling less than 21
- · Bet returned on all pushes Special 21's
- Five-Card Charlie: 21 with exactly five cards pays 2:1
- 777: 21 with three sevens pays 2:1
- Straight Flush: 21 with 6-7-8 of the same suit pays 2:1

This machine offers a trade-off: you cannot split pairs, which brings your expectation down, but it also offers a nice 2:1 payout when you get one of the three "Special 21's." 777 and the Straight Flush are hard to come by, but Five-Card Charlie happens often enough to offset the edge the house gains from your inability to split pairs.

In the end, it works out about even, but don't chase the Special 21's. Play a basic Blackjack strategy, and let Five-Card Charlie come to you.

Placing a Bet in Video Blackjack

To place a bet in Video Blackjack, click the bill slot on the machine, and choose how many credits you want to play with.

You can bet anywhere from one to five credits at a time. You have two options in betting:

- · Click the Bet One button once for each credit you wish to bet.
- · Click the Bet Max button to bet five credits.

When you bet five credits, the machine automatically deals the cards. When you bet less than five credits, you must click the Deal button to receive your cards.

CUSTOMISING HOYLE®

In HOYLE® Card Games, you can change certain environment settings like speed of play, background music, animations, and character speech. All of these settings are changed using options on the Options menu.

These settings can be changed from anywhere in HOYLE® Card Games and affect all the games.

To change the game environment:

Click Environment on the Options menu and change settings as described below.

Character Speech Sets whether computer players talk while you play.

Animations Sets whether computer players and game elements

animate.

Background Audio Sets whether you hear background sounds like casino

noise while you play the games.

Sound Effects Sets whether you hear sound effects during games,

such as dealing cards.

Attitude Sets how talkative and animated computer players are

during the game. Move the Character Attitude slider to the left towards Serious for less attitude or to the right

towards Talkative for more attitude.

Note: The attitude is set for all computer players in the game. You cannot set each player's attitude individually.

Speed Sets the overall speed of all the games. You might want

to slow down the games if they don't perform well on your computer. Move the Game Speed slider to the left

(Slow) or right (Fast) to adjust the speed.

Show Bet Amounts Shows bet amounts for table games when you roll over

players' chips (or bets on the table).

Play Alone Prevents HOYLE® computer characters from playing

games with you. This must be selected before entering

a game to take effect

PLAYING GAMES IN FULL SCREEN MODE

You can make HOYLE® Blackjack fill your entire computer screen so that the games are easier to see.

To play in full screen mode:

Click Full Screen on the Options menu. The program resizes to fill the screen.

To return to a windowed mode:

Click Window on the Options menu. The program fits in a window again.

Notes:

- Maximizing the game window will not make the screen bigger; you must go to full screen mode. This may not work on all computers.
- Windows users: If you open the online help while in full screen mode, the full screen mode is turned off.
- You can press ALT+ENTER (ALT+RETURN for Macintosh) to quickly switch between viewing the program in full screen or in a window.

Changing Player Settings

When you sign in to HOYLE® Blackjack, you are the "host." Up to three other people can play games with you on your computer; this is called "head-to-head" play. All the games except for Video Blackjack allow head-to-head play.

In addition, HOYLE® computer players can play along with you.

When you start a game, all of the actively signed-in people are seated in the game, if possible, along with one or more computer players to fill any empty seats.

You can add or remove players only before you enter a game. However, you can substitute one computer player for another at any time, and you can change your player picture at any time.

To change player settings:

- 1. Within a game, click Players on the Options menu.
- Change player settings as described below. Some settings can only be changed before a game starts.
 - To replace a player, click the Replace button next to that player. To replace a player with someone who will play with you on your computer, select Real Person; otherwise, select a computer player. You can't change the host of a game within a game; to change the host, you must go to the Main Screen and use the Sign In command on the File menu.

- Tip: You can quickly replace players within a game by clicking on the player's picture in the game, and then selecting a new player on the pop-up menu that appears.
- To remove a player, click the Clear button next to that player. In games that require a certain number of players, you won't be able to clear players if you won't have enough players to play.
- To add another player to a game, click the Add button in an empty position in the Players dialog box. To add someone who will play with you on your computer, select Real Person; otherwise, select a computer player.
- To see a description of a computer player, click the Bio button next to that player.
- To change the face of a human player, click the Face button next to that player.
- Other settings for players in a game, such as player colour, are shown underneath each player.

Note:

- If you prefer playing without computer players, check the Play Alone box in the Environment dialog. This must be checked before entering a game for it to take effect.
- When you start a game that includes computer players, random
 players are chosen for you. If you want to play with a certain player,
 you can set that players to be "preferred" so he or she plays with you
 in every game. To do this, check the Preferred Player box under that
 player. You can set a few players as preferred, or set all players as
 preferred but one or two (if there are players you don't ever want to
 play games with).
- The current game always uses the environment and game settings for the host player (the player who signed in when HOYLE® Blackjack started). To change the host player, click Main Screen on the Go To menu, and then click Sign In on the File menu to sign in a new player.

HOYLE® COMPUTER PLAYERS

HOYLE® Blackjack offers an array of computer players for you to interact with as you play.

Anne

Anne is a competitive skeet shooter from Texas; she's in town for the Sportsman's Convention. She's divorced, owns a ranch, and doesn't take any guff. Anne is determined to beat the odds at the casino, but she'll have a good time no matter what.

Eddie

Eddie is a tough Vegas cab driver who knows everything there is to know about Sin City. He's sick of hearing about all of his customers' winnings, so he's trying to cash in himself. Eddie is sometimes rude, and often crude, but you can count on him to always call 'em like he sees 'em.

Jessica

Jessica is a popular lounge singer in the casino. She's lived in town for several years, and likes to gamble a little in between sets or after a show. It gives her a chance to meet new people, and she's hoping to eventually hit the jackpot.

Joe

Joe was an up-and-coming football player when an injury sidelined his career. He moved west to get a fresh start, and now he works as bartender at one of the casinos. He's heard it all – in a town of big winners and big losers, everybody has a story. Joe will always lend a sympathetic ear if you have a streak of bad luck.

Kelly

Kelly just got married in a small Vegas chapel, but quickly lost her new husband in the crowded casino. She figures that if she stays in one place long enough, he is bound to come by. While she's here, she's trying to make enough money to take her honeymoon in Hawaii.

Marcus

Marcus is a successful sports agent. He's got all the right clients and knows all the right people. In the casino, Marcus plans to show you the money, and then take it away from you.

Michele

Michele is a film student from NYU, in town for her first visit. She would love to shoot a student film at the casino, but security won't let her use a camera. Michele is gambling for research purposes only, since a casino is the perfect place to observe human drama unfolding.

Nigel

Nigel's band 'The Wombats' had a brief brush with fame in the late seventies, but worldwide fame has eluded them. The band's decline sent Nigel to rehab, but now he's clean and sober. When he's not performing in local nightclubs, Nigel is in the casino, trying to earn money to record his comeback album.

Tommy

Tommy has been coming to this casino since the 60's; he knows the games, he knows the odds, and he's here to play. Stay close to Tommy and you'll find out why "the good old days" were so good. Years of gambling have taught him when to go for the big win, and when to go home.

Yvonne

Yvonne is an award-winning actress who once starred in classic films like "Yellow Is The Sun" and "Misery's Child." She's bitter that all of the good roles are going to flavor-of-the month actresses, while she ends up playing their mothers. She spends time in the casino hoping to get free publicity.

SETTING GAME RULES AND OPTIONS

You can set game rules and options for many games, such as the house rules for the game and whether the dealer speaks. Video Blackjack does not have any settings.

Once the game has begun, some changes to settings may not take effect until the next hand, spin, or roll.

To set game rules and options:

- While in the game, click the Blackjack Settings menu item on the Options menu.
- 2. Make the changes you want.
- 3. Click OK to change the settings.

Notes: Some types of games and tournaments have fixed game settings that cannot be changed.

Tournament Play

In HOYLE® Blackjack, you can enter tournaments and compete against other players for cash prizes in the games listed below. Winning tournaments is a great way to overcome the house edge and increase your bankroll.

Blackjack

All players enter a tournament with the same amount of money. This money—called the tournament bankroll—is taken from each players

bankroll and is not a separate stake.

Tournaments end after a certain number of hands, turns, or spins, depending on the game: 25 hands in Blackjack, for example. Play ends even earlier if there are no longer at least two players with enough money to bet.

When play is over, the player with the highest bankroll wins the tournament prize. The prize is equal to the tournament bankroll. If two or more players tie for the bankroll, the tournament continues until the tie is broken.

There are five levels of tournament play (from \$1,000 to \$500,000). Each level has its own bankroll, its own prize, and its own requirements for the size of wagers. You can play only at the levels you can afford. If your overall HOYLE® Blackjack bankroll stands at \$1,350, for example, you cannot participate above the \$1,000 level.

The following table lists the tournament bankroll, tournament prize, minimum wager, and maximum wager for each of the five tournament levels:

Tournament bankroll	Tournament prize	Minimum wager	Maximum wager
\$1,000	\$1,000	\$10	\$1,000
\$5,000	\$5,000	\$25	\$5,000
\$25,000	\$25,000	\$250	\$25,000
\$100,000	\$100,000	\$1,000	\$100,000
\$500,000	\$500,000	\$5,000	\$500,000

To enter a tournament:

- On the Go To menu, point to the name of the game in which you want to play a tournament.
- 2. Click Tournament.
- Click the level at which you want to play and click OK. If you cannot choose one or more of the levels of play, choose a lower level. A level becomes unavailable to you when you lack sufficient bankroll to play at that level.

Fun Features

HOYLE® Blackjack has some additional features to further enhance your playing experience: the Hall of Fame and Talking Face Creator.

The Hall of Fame

The Hall of Fame shines the spotlight on players who have set various records in HOYLE® Blackjack, and can be viewed by clicking File on the menu bar, and selecting Hall of Fame. The HOYLE® Computer Players can compete along with you in all categories but "Biggest Kahuna." There are five categories.

Biggest Kahuna

This record is strictly bottom line: who's got the most dough? If you have the highest current bankroll of any player, you will be immortalized in the top spot of the Hall of Fame...for as long as you can stay on top, that is.

Note: If you increase your bankroll to \$1 billion or more, you will become the Biggest Kahuna until someone else reaches \$1 billion, and your bankroll will be reset to \$1 million.

Best Single Session

You ever have one of those days where the winning seems easy? You know, those rare occasions where the casino is paying you off so often you feel like a politician. It never lasts, unfortunately, but if you win more money in one session than anyone has before, your name will show up here. A "session" starts when you choose a game, and ends when you exit that game. Tournaments do not count as sessions.

Biggest Comeback

Vegas is full of comeback stories...you played for a while, lost your shirt, and then slowly won it all back again. This record is for the best comeback story in HOYLE® Blackjack. It shows the most money lost and then recouped during a single gambling session. A "session" starts when you choose a game, and ends when you exit the game. Tournaments do not count as sessions.

Longest Win Streak

There's nothing like a win streak to put a smile on your face. The fates smile upon you for that brief stretch where you simply cannot lose. The holder of this record made the most consecutive wagers in which they at least doubled their money (before house commission). "Push" wagers do not count towards the streak, nor do they end it. They are treated like they never happened.

Best Tournament

Tournaments pit player against player in a race to build the highest bankroll in a limited number of wagers. If you can finish a tournament with a higher bankroll than anyone has before, you will see your name and face on the pretty plaque.

Talking Face Creator

If you've played HOYLE® games before, you know that the HOYLE® Characters are a bit chatty. Now, you finally get to talk back!

Each character plaque, including yours, has a happy and sad face button on it. If you click on a HOYLE® character's happy face icon, you will say something congratulatory to them. If you click on their sad face icon, you will say something consoling to them. You can use these any time, but they will respond more often if the situation is appropriate for congratulating or consoling them.

As for yourself, if you are feeling good or feeling bad, you can say so by clicking the appropriate icon on your plaque. The HOYLE® characters may have something to say about the way you feel.

Shortcut Keys

The following shortcut keys are available to you during game play:

In most games you can use the T key to activate the Hint item in the Help menu:

Help Shortcut Hint T

The following shortcut keys access the items in the Actions menu in the various games

Loans

Actions	Shortcut
Loan	1

Blackjack

Actions	Shortcut
Hit	Н
Stand	S
Double Down	D
Split	Р
Surrender	R
Continue	Enter

Video Blackjack

Actions	Shortcut
Bet One	В
Bet Max	M
Cash Out	С

Viewing Bet Result and Statistics

As you win or lose money, HOYLE® Blackjack keeps track of how you are doing. There are two ways you can review your results.

Reviewing Bets on the Table

You can examine bets that you or other players place on the table by moving the mouse over the chips. (This option is only available if you have turned it on in the Environment dialog; see Customising HOYLE® Card Games.)

You are not able to view bets until all players have finished betting.

Reviewing Bets in the Current Game Session

In all games where your player image shows above a nameplate, you can see how you are doing during the current session by clicking on your picture with the left mouse button and holding down the mouse. When you do this, a small window pops up summarizing your current bankroll, how much you wagered in your most recent bet, how much you won or lost in the most recent play, and how much you've won or lost overall in the current session. You can click on any player's picture to see these results.

Using the Continue Button

Blackjack offers another way to view bet results. In the game settings, you can enable the Continue button. This means that after each hand, the game will pause and let you examine the results on the table. By pointing to the various bets on the table, you can see which bets won or lost. The bets are not cleared until you click the Continue button. (When you do not have the Continue button enabled in these games, there is a short pause after each hand, spin, or roll, and then the table clears automatically.)

Reviewing Long-Term Statistics

To view statistics:

- Click Statistics on the File menu.
- 2. Click the name of the player you want statistics for.
- 3. Select the name of the game you want statistics for.

Notes: To clear statistics for the current player and game, click the Clear button. Statistics are permanently cleared for that game for that player.

Bankrolls, Credit Cards and Loans

Each player has a bankroll, which starts at a certain amount and changes as you win or lose money in the game. Each player also has a credit card. There are various levels of credit cards available. You start with a green credit card and can advance to higher credit cards by winning money in the game.

Besides being a status symbol, your credit level determines the amount of money you can take as a loan from the game should your luck turn sour and it become necessary for you to borrow money to continue playing.

If you run out of money during a game, you are presented with three choices:

- You can reset your player to the initial \$5,000, reverting back to the initial green credit card, and losing any statistical information for your player.
- 2. You can take a loan, the amount of which is based on the credit level you have reached. In this case, you keep your credit card and your statistics, but you have to pay the loan back before being allowed to advance to the next credit level.
- 3. You can just sit out and watch, and deal with your money problems later.

Reaching One Billion Dollars

If your bankroll reaches \$1 billion, you will have made more money than HOYLE® Blackjack can count. If you pull this off, you will be named the "Biggest Kahuna" in the Hall of Fame, and your bankroll will be rolled back to \$1 million.

Repaying a Loan

Once you have taken a loan, you will need to repay it at some point. To do this, click Loans on the File menu.

The Fine Print

There are some situations in which you will not be offered a loan. You can't get a loan if you already have a loan outstanding, if you are playing in a tournament, or if the game decides you already have enough money and don't need to borrow more.

Tutorial Mode

HOYLE® Blackjack features a comprehensive, easy-to-use tutorial mode for most of the games. The tutorial mode, along with the associated practice mode, gives you hints, strategic advice, and other information so that you can learn to play the games like a pro.

When you play a game in tutorial mode, a small bar labeled "Tutorial" appears in the upper left corner of the screen. When you roll the mouse over this bar, it pops down into a full window, offering a menu of information topics.

Turning Tutorial Mode On and Off

You can turn tutorial mode on and off within a game by checking or unchecking Tutorial Mode on the Help menu. To turn off tutorial mode in a game, click the box on the right side of the tutorial bar.

To quickly turn tutorials on or off for multiple games, go to the main screen and click Setup Wizard on the Help menu; click Next to get to the tutorials page.

Tutorial Topics and When They Are Available

When you point the mouse over the Tutorial bar in the upper left corner of the screen, the Tutorial window generally pops down to offer you information. However, when other players are betting or playing, this information is not available.

The Tutorial window offers several categories of information. To view a particular category, simply drag the mouse over the category title.

The first category in the list varies depending on what you are doing. For instance, in Blackjack, if it is your turn to bet, the first category will be titled "Betting," and when you roll over it a window will pop up giving you information on how to bet. On the other hand, if it is your turn to decide whether to hit or stand, the first category will be titled "Play," and when you roll over it a window will pop up explaining your options for play.

The second category in the list is always titled "Strategy," and if offers strategic advice for your current bet or play. Use this strategic advice to learn to play like a pro.

In the lower half of the Tutorial window are several other topics which offer basic information on performing functions such as making bets and changing players.

The Hint Button

At the top of the Tutorial window is the Hint button. (Note: the Hint button is not available in certain situations where HOYLE® Blackjack does not have a

specific recommendation.) Click the Hint button to see the play recommended by HOYLE® Blackjack. Clicking the Hint button is the same as clicking Hint on the Help menu.

Practice Mode

In some games, the Tutorial window includes a Practice Mode check box. When this box is checked, HOYLE® Blackjack watches your plays and, when you make a play that is not advisable, automatically pops up the relevant strategic information, and also shows you the hint for the best play. Use this mode to test your knowledge of optimal game strategies. As long as you make the correct decisions, there will be no intervention. But if you take an action that does not align with HOYLE® Blackjack's recommendation, HOYLE® Blackjack will let you know.

Quitting Games

You can quit a particular game or exit HOYLE® Card Games altogether.

To quit a game:

 Click Main Screen on the Go To menu. You will return to the Card Games main menu where you can choose a different game to play. Or click a game name on the Go To menu to go directly to that game.

To exit the program:

· Click Exit on the File menu.

BRIDGE

Bridge is the Chess of card games (and with that statement we will enrage millions of devoted Bridge players, who would argue that Chess is the Bridge of board games). Chess has a long history, and, as befits a game of similar depth and complexity, so does Bridge. Bridge begins with a game called Whist, in a country called England, in an era called "The Restoration."

How the Game Is Played

Contract Bridge is played by four people in two partnerships with a standard 52-card pack. The cards in each suit rank from ace (the highest) to the 2 (the lowest). The suits rank in this order: spades, hearts, diamonds, and then clubs.

Cards are dealt one at a time, face down, clockwise until each player has received 13 cards.

The bidding or *auction* stage comes next, beginning with the dealer. The various things you can do are known as *calls*:

Pass: You may pass rather than make a bid.

Bid: This is your declaration that you intend to win a certain number of *odd* tricks (odd meaning more tricks than six; the first six tricks are called *the book*). You must either name a trump suit or choose *no-trump*. The lowest possible bid is one, the highest is seven. (There are 13 tricks in all, but remember that the first six don't count in this process.) For example, you might say "one diamond," "one no-trump," "four spades," and so on.

Your bid must *overcall*, or top the preceding bid (if any). This is also called making a *sufficient* bid. Overcalling a bid means you must name a higher number of odd-tricks and/or a higher-ranking denomination: no-trump (high), spades, hearts, diamonds, and then clubs. One spade will overcall one heart; two clubs will overcall one spade; two diamonds will overcall one no-trump; etc.

Double: You can double the last bid, so long as one of your opponents made that bid, and no one has yet called a double. What a double does is to double the value of tricks taken. However, if the bid doubled was for, say, three spades, any player in the rest of the bidding could overcall it with three no-trumps, four clubs, etc., thereby canceling the double. A particular bid can be doubled only once.

Redouble: A player may in turn redouble the last bid, if a) the bid was made by that player or by that player's partner; b) if the bid has been doubled by an opponent; and c) if the bid hasn't already been redoubled. This further increases the scoring values, but, like the double, it can be canceled by a higher bid. A particular bid can be redoubled only once.

The auction begins when any player makes a bid. If all four players pass the first time around, the cards are thrown in and the next dealer in turn deals. When a bid, double, or redouble is followed by three consecutive passes, the auction is closed. The suit named in the final bid is the trump suit for that hand (if the final bid was a no- trump, the hand will be played without trumps). The player who first bid the suit (or the no-trump) is the *declarer*. The number of odd- tricks named in the final bid is that player's *contract*.

The player to the declarer's left leads the first card. The declarer's partner then places his or her hand face-up. This hand, and declarer's partner, are called the "dummy." The declarer's partner takes no further part in the hand. The declarer selects the cards to play from the dummy hand.

The object of play is to win tricks. A player is required to follow suit if possible. A trick is won by the highest trump, or, if no trumps come out, by the highest card of the suit led. The player that wins a trick leads the next. Play continues until all 13 tricks have been taken.

Keeping Score

Bridge score sheets are halved by a horizontal line. The *trick score* goes below the line; all other scores (usually called the *honor score*) go above the line. If the declarer fulfills the contract, winning as many or more odd-tricks than the contract called for, he or she scores below the line for every odd-trick named in the contract. Any trick won by the declarer in excess of his or her contract is called an *overtrick* and is scored above the line.

When a side has scored 100 or more points below the line (*trick points*), it has won a *game*. A game may require more than one hand to decide the outcome. The next game begins with both sides back to zero.

A side that has won a game is said to be *vulnerable*. A vulnerable side receives increased bonuses in some cases and is subject to higher penalties if it does not fulfill a contract.

Games are played best two out of three. When one side wins two games, they have won the *rubber*. All points scored by both sides, both above the line and below the line, are then added up. The side that has the greatest number of points wins the difference between its score and its opponents' score.

The Contract Bridge Scoring System

Trick points (scored below the line by declarer)
Each odd-trick bid & made in ♠ or ♥20
Each odd-trick bid & made in ♦ or ♣30
First odd-trick bid & made in NT40
Subsequent odd-tricks, NT30
If bid was doubled, multiply trick score by two. If bid was redoubled multiply
by four.
Overtrick points (scored above the line by declarer)
Each trick over contract in ♠ or ♥,undoubled20
Each trick over contract in NT, ♦ , ♣, undoubled30
Each trick over contract in any suit:
Doubled100 (200 if vulnerable)
Redoubled200 (400 if vulnerable)
Handardulah malata (asamad ahassa tha Han bu dafandara)
Undertrick points (scored above the line by defenders) Nat vulnerable
First undertrick50
First undertrick, doubled
First undertrick, redoubled
Second and third undertrick
Second and third undertrick, doubled
Second and third undertrick, redoubled
Each subsequent undertrick
Each subsequent undertrick
Each subsequent undertrick, doubled
Vulnerable
First undertrick
First undertrick, doubled
First undertrick, redoubled
Each subsequent undertrick
Each subsequent undertrick, doubled
Each subsequent undertrick, redoubled
Bonus points (scored above the line by declarer)
Making doubled contract50
Making redoubled contract
Small Slam (6 odd-tricks bid & made)500 (750 if vulnerable)
Grand Slam (7 odd-tricks bid & made)1,000 (1,500 if vulnerable)
Rubber Bonus:
If the opponents won 1 game500
if the opponents won no games700
Honors points (scored above the line by either team)
Four trump honors in one hand100

Five trump honors in one hand	150
Four aces in one hand (NT contract)	150

Strategies

The importance of learning to bid effectively cannot be overemphasized. A proper bid provides substantial information to your partner, as his or her response should to you. Unfortunately, you are also conveying the same information to your opponents, just as their bidding provides some guide to you as to how you should play your hand to make the bid or defend against your opponents' bid.

Effective bidding of necessity is based on an understanding of what "points" are. The two kinds of points are high-card points and distribution points.

High card points

Distribution points

Ace = Four points
King = Three points
Queen = Two points
Jack = One point

Void in a suit =Three points Singleton in a suit =Two points Doubleton in a suit =One point

In reaching your total points you cannot count both high-card points and distribution points for the same card

Opening Bids

The opening bid is a team's first bid. The general rule in bridge is that if you have 13 points (combined high-card points and distribution points) and you want a happy partner, you should find a bid somewhere, even if it is in a four card minor suit. Opening bids are invariably on your longest suit. If suits are of equal length, bid the highest ranking suit.

Generally if it is the first (opening) round and your hand has only 11-12 points (combined high-card and distribution points) and you do not have a fairly strong biddable suit (for example, five or six cards headed by at least two face cards and a singleton or doubleton in the other suits) then the appropriate bid would be a pass.

Response to Opening Bid

If you're a beginner, keep it simple. If you have some strength in a suit your partner has bid, always raise. Strength can be defined as at least six points in your hand and three cards in your partner's suit.

This hand contains six points (A, J, J) and at least the minimum three cards in spades, hearts, and diamonds. If your partner bid one club, however, your hand is too weak, and you should pass.

Any suit of five or more cards is always biddable.

Bidding No-trump

A bid of no-trump is best when you have 15 high-card points, and your hand's distribution is balanced, meaning a 4-3-3-3, 4-4-3-2, or 5-3-3-2 combination. You should also have all suits stopped, meaning you have the A, the K-Q, the Q-J-10, and/or the J-10-9-8 in each suit. These card combinations will prevent your opponents from taking a run of tricks in one suit. Most of the time, however, you'll have to make do with "probable" stoppers, such as K-x, Q-J-x, Q-10-x, or even Q-x-x.

Your 5-3-3-2 suit combination gives you a balanced hand. You have guaranteed stoppers in diamonds and clubs, and probable stoppers in spades and hearts.

Playing

If you're the defender and you can't decide what to lead, here's an old bit of Bridge lore: when in doubt, lead the fourth-best card from your longest suit. This is called *leading from length*. It's considered the standard way to lead in a no-trump contract, and it's a safe way to proceed in a suit contract.

Typically, an unbalanced hand is more suitable to play a trump contract. A balanced hand is good for a no-trump contract. Whenever a player has a balanced or an unbalanced hand, it is very common for more than one of the other hands to have a similar distribution, and it's something to plan for in the play of the hand.

If you are defending (your team lost the bid) and have a six-card suit as shown, even though it contains the ace, there is a good probability that the ace will be trumped on the first round. The preponderance of diamonds in your hand makes it more likely some- one else has a void in diamonds. Likewise, if your hand is balanced, it is probable that other players also have balanced hands.

The partnership playing a trump contract should be in command of the trump suit. Decades of Bridge experience have demonstrated that the partners playing the contract should have at least eight trumps between them (the best distributions are 5-3, 4-4, and even 6-2).

The best lead is a card from a combination of top cards in any suit.

CANASTA

The name Canasta means "basket" in Spanish, which probably derived from the basket holding the draw and discard piles; the discard pile is of paramount importance in this game.

Canasta was originally invented in Uruguay in the late 1940s, and soon became popular in Argentina and the rest of Latin America. In the late 1940s/early 1950s, Canasta reached the United States, where it became even more popular than Bridge for a few years; it was probably the most popular card game at any one time. It has since greatly declined in popularity, except for some holdout enthusiasts.

How did Canasta get so popular? It may have been because it has elements of Mahjongg, another enormously successful game, and as a partnership game, it is easier to learn than Bridge. (Canasta can be played with two, three, or five people, but the most popular version worldwide is the partnership game.)

Derivations of Canasta include Bolivia, Samba, Cuban Canasta and Bolivian Canasta.

How the Game Is Played

Canasta uses two regular decks of cards, including the jokers (two from each deck). Each player is dealt eleven cards. Players across from each other are partners and play cards to a common area, so each partner can take advantage of the other's play. Canasta is usually played over several hands; the first team to reach 5000 points wins.

Jokers and 2s are wild cards and can be used to represent other cards. Black and red 3s have special properties.

Rules Summary

On your turn, you either draw a card from the draw pile or take the entire discard pile (there are special rules for picking up the discard pile; see "Picking Up the Discard Pile" later in this chapter). You can then play melds and canastas. At the end of your turn, you must discard a card to the discard pile.

Either you or your partner must make an initial meld for your team. Once your team has made its initial meld, both of you can play as many melds and canastas as you want on your turns.

If your team has made at least one canasta, either you or your partner can go out if you can play all the cards in your hand

Making Melds and Canastas

Teams score points by making melds and canastas.

A meld is three or more cards of the same rank such as 4-4-4, 6-6-6-6, or Q-Q-Q-Q-Q. Wild cards (2s and jokers) can substitute for any card, if needed (the only exception is a meld of black 3s, which can't include any wild cards). For instance, you could have a meld of 8-8-2. A meld must contain at least two natural cards, and cannot contain more than three wild cards.

Black 3s can only be melded as your very last play of a hand before going out.

A canasta is a meld which has seven or more cards of the same rank such as 8-8-8-8-8. Your team must make at least one canasta to win a hand. A canasta can contain up to three wild cards. If the canasta contains only natural cards, it is worth more points.

Making the Initial Meld

The first play your team must make to the table is your initial meld. Either you or your partner must play to the table, in one turn, one or more melds whose point value is equal to or greater than the initial meld value.

Your game score at the end of a hand dictates how many points you need for the initial meld in the next hand. At the beginning of a game, both teams always have an initial meld requirement of 50.

Score Meld Requirement

0-1495	50
1501-2995	
3000 or more	
Negative score	15

This system gives the losing team a better chance of a comeback, since they can potentially play to the table earlier and "go out" earlier. A team with 1600 points must make an initial meld of 90, while the second-place team, with a score of 1250 points, only needs an initial meld of 50.

To figure out whether you can make an initial meld, add up the point values of any cards that you meld:

Card Point Value

4, 5, 6, 7, and black 3	5 points
8, 9, 10, J, Q, K	
A and 2	20 points
Joker	50 points

Picking Up the Discard Pile

At the beginning of your turn, you can pick up the entire discard pile in certain situations. To pick up the discard pile, you must be able to immediately use the upcard (the top card of the pile) in a meld (either adding it to an existing meld or making a new meld with it using cards already in your hand). You do not get to take the other cards in the pile until you use the upcard in a meld.

Normally, you can pick up the discard pile if you can use the upcard in an existing meld or in a new meld; to use the upcard in a new meld you must combine it with at least two natural cards from your hand or with at least one natural card and one wild card from your hand.

However, if someone has discarded a 2 or joker to the pile, the pile is considered *frozen*. When the discard pile is frozen, you can only pick it up if you can use the upcard in a meld using at least two natural cards in your hand.

A pile stays frozen until someone picks it up.

Important: Before your team has made your initial meld, the pile is not shown as frozen, but you can only pick it up with two natural cards. You can never pick up a pile if the top card is a joker, 2, or black 3.

Going Out

Your team is qualified to go out (ending the current hand) if you have at least one canasta on the table. To go out, either you or your partner must play all of the cards in your hand to the table. The last card in your hand can either be melded or discarded; this is the only time in the game you are not required to discard at the end of your turn.

When you are ready to go out, you may, if you wish, ask your partner permission to go out. This gives you a way to find out whether your partner wants you to go out, or whether your partner still has a lot of points in his or her hand (that might be used to make canastas) and wants to continue to play. Asking for permission is optional, but your partner's answer is binding; you can only go out on that turn if your partner gives you permission.

Note: It is possible to go out without previously having placed any melds on the table. This is known as going out concealed and is worth extra points. You must be able to immediately play all of the cards in your hand to the table, making your initial meld and at least one canasta. You can discard one card to the discard pile if necessary. Going out concealed is very difficult to do, because you don't get any help from your partner.

How the Game Is Played

At the beginning of the game, one card is flipped to the discard pile. If that card is a 2, joker, or red 3, another card is flipped on top of it and the pile is frozen. Before play begins, any red 3s in players' hands are automatically played to the 3 pile on the board and replaced with new cards.

On your turn, you either draw a card from the draw pile or pick up the discard pile. See "Picking Up the Discard Pile" earlier in this chapter. If you pick up the discard pile, the top card of the pile is automatically played to the appropriate card pile. If the pile was frozen, you must then also play two natural cards to that pile; if you don't, you won't be able to take the pile.

Next, meld cards to the table, if you want to. (The first play your team can make is the initial meld.) You may be able to undo melds, if you need to; see the in-game help for details. At the end of your turn, discard a card by dragging it to the discard pile. You must always keep at least one card in your hand at the end of a turn, unless you are going out.

Play proceeds with the player on your left. Continue playing until one team goes out or the deck runs out. If you're ready to go out, you can go out by laying down all your cards (one card can be discarded, if desired.) If you wish, you can ask your partner for permission before you go out. You can ask for permission after you draw cards but before you play them.

If a player draws the last card in the deck, special conditions apply. If the next player cannot take the discard pile, the hand ends immediately. However, if that player can play the top card of the discard pile to one of his or her team's melds, the player must take the discard pile and play that card. If the player can take the discard pile with a card in his or her hand, he or she can choose to either take the pile or end the hand. In any of these cases, the hand ends, and neither team gets points for going out.

Scoring

Each card you play to the table is worth a certain number of points. These points count towards your initial meld requirement, and are scored at the end of the game. (Note: Any red 3s on the table don't count towards the initial meld points.)

Scoring occurs at the end of a hand, after one team has gone out, or if the deck runs out of cards and someone ends the hand. The team that went out gets points for going out, and each team scores points for all the cards they've melded to the table (including the cards in canastas) and any bonus points (points for any red 3s and any mixed or natural canastas). Then, any cards remaining in team members' hands (including the partner of the person who went out) are subtracted from each team's score.

Card values

4, 5, 6, 7, and black 3	5 points
8, 9, 10, J, Q, K	
A and 2	20 points
Joker	
Red 3*	100 points each

Other scoring

Mixed canasta	300 points each
Natural canasta**	
Going out	
Going out concealed***	
Going out before the other team has melded	

The other team loses 100 points per red 3 owned by the team, or 800 points if the team owns all four red 3s

- * A canasta made with all natural cards (no wild cards)
- ** (800 if your team has all 4 red 3s)
- ** Going out without having made an initial meld on a previous turn.

Strategies

The main reason for making melds is to work with your partner to make canastas. Canastas are worth a lot more points, so focus on making them instead of a number of small melds.

Be careful not to meld too many cards. Having a small hand is a big disadvantage, because you are less likely to be able to pick up the discard pile. However, if your partner has already laid down a meld, it is usually a good idea to play any cards you can to it, so that you can get closer to having a canasta. If you can make a canasta, you should always do it.

Except when making the initial meld and taking the discard pile, avoid adding wild cards to piles (unless you want to finish a canasta). Wild cards are stronger in your hand, since they can be used to make canastas and freeze the pile.

If you have more than three cards you can meld, try just melding three of the cards, holding the others back. This gives your partner a chance to play cards to that meld, but leaves cards in your hand that can potentially pick up the discard pile. It also may let you make a surprise canasta!

Keep track of the discarded cards. If the other team takes the pile, you will want to remember what cards were in it so you can discard safely. Keeping track of discards also gives you an indication which cards the other team are short of.

If you have no choice but to discard a card that lets the other team take the discard pile, stick to low cards (4, 5, 6, 7) whenever possible, since these give the other team less points, and leave more points in your hand for melds.

Strategies for Taking the Discard Pile

A key strategy to Canasta is getting the discard pile and preventing your opponents from getting it, whenever possible. But consider how many cards are in the pile. It is often not worth showing the other team what cards you want by taking a small pile with four or less cards.

Black 3s are valuable discards, since they protect the discard pile. Hold on to them until the discard pile is large or something you particularly want to defend

When the discard pile is not frozen and is full of cards the other team wants, try making safe discards, such as cards that your team already has a large meld of (since you know the other team probably can't meld them). Or discard cards you've already seen the other team discard, or discards they have passed up before.

If the other team has more melds on the table, consider freezing the discard pile, so that you can safely discard cards that your opponents have large melds of.

If the discard pile gets really big, restrain yourself from melding, so that you have more chances to get the pile.

If you're holding cards that the opponents can meld (and you can't), try to discard them when the discard pile is frozen, or when it is small.

Strategies for Going Out

If you're in a weak position—the other team has melded most of the card ranks, so there are no safe discards, for example—consider going out to minimize your losses.

Asking your partner to go out is sometimes a good way to find out whether your partner can make more canastas. But don't forget that your partner's answer is binding!

If you ask your partner to go out and your partner tells you no, play as many naturals on your turn as possible, holding on to wild cards and at least one safe discard. This gives your partner more opportunities to play cards and make canastas. Holding on to the wild cards means that you are more likely to be able to go out next turn.

If your partner asks you to go out, and you say no (because you have cards left to play), be sure to play as many wild cards as you can on your next turn, and any natural cards that you can use to make canastas (or large melds which your partner could potentially make into canastas). Be sure to keep one card that you can discard safely on your next turn (so that the player to your left can't go out before your partner)!

If all other things are equal, and the other team has three red 3s and the fourth red 3 hasn't been drawn, consider going out as soon as possible. If that team gets the last red 3, they'll get 500 more points! Likewise, if your team has three red 3s, and the fourth red 3 hasn't been drawn, consider postponing going out until you get that last red 3.

CRAZY EIGHTS

Crazy Eights is also known as Eights and as Swedish Rummy. How it gained a Swedish lineage is uncertain, but Crazy Eights is related to the Rummy family in that players try to rid themselves of their cards by making matches. However, Crazy Eights is classified as a *Stops* game—games in which players are stopped from discarding when they hit a gap in the sequence they're following

How the Game Is Played

Crazy Eights can be played by two, three, or four players. The game uses the standard 52-card pack. When two play, each receives seven cards; when three or four play, each receives five cards. The remainder of the pack is placed face-down and becomes the *stock*. The top card is placed face-up beside the stock and becomes the *starter*. All of the discards are placed on the starter, forming the *talon* pile.

Play is clockwise. The first player lays on the starter a card of either the same suit or the same rank. The play continues in turn in the same way. Each card played (other than an 8) must match the top card of the talon pile in suit or rank.

A player unable to follow suit or rank must draw cards from the top of the stock until he or she can follow. A player may draw from the stock even if able to play without it. After the stock is exhausted, a player unable to play passes, and the turn passes to the left.

As the name of the game implies, all 8s are wild. An 8 may be played at any time, even if the player could legally play another card. If you play an 8, you designate a suit, and the next player must play a card of that suit or another 8.

Play ends when a player gets rid of his or her last card, if the game is *cutthroat* (as in **HOYLE® Card Games**). In partnership play, the game ends when both players on one side have gone out.

If the stock is exhausted and no one can play a legal card, the game ends in a *block*. This is a no-win hand.

The player or side that goes out collects points for all cards remaining in the hands of the opponents: 50 for each 8, 10 for each face card, one for each ace, and the regular value for the remaining cards. If two players tie (in three-hand play), they split the winnings.

Strategies

Unlike many of the classic American games, in Crazy Eights you want to "avoid a void," or you'll have to draw more cards from the stock. A balanced hand is best, so you'll generally want to play cards from your longest suit.

At the end of the game all cards remaining in the losers' hands are counted up and added to the victor's score. For this reason, play your higher cards whenever possible. Your 8s are the only exception. These cards are most useful at the end of the game, when you'll be running out of suits (and therefore options), so don't play them except to avoid drawing from the stock. If you do hang onto your 8s, you will also need to watch the other players. If someone gets down to their last card, make sure you play the 8 immediately to avoid giving away 50 points to the winner.

The most devious tactic you can employ in Crazy Eights is to observe opponents who are down to their last few cards.

CRIBBAGE

Cribbage pops up in recorded literature early in the 17th century. Frederic Grunfeld in *Games of the World* traced it to an English card game called *Noddy*. (No one knows how Noddy was played, but in the 1600s, the word meant a "fumbling, inept person," so the reader is welcome to draw a conclusion from that.) Noddy was the only card game of that era that used a board for scoring, and, as there are no other contestants for the title, we can say with some assurance that this long-forgotten card game probably inspired Cribbage.

How the Game Is Played

Cribbage is a game for two to four players; since HOYLE® Card Games uses the two-player version, we'll confine ourselves to that. The game uses the standard 52-card pack. The cards in each suit rank from the king (the highest) down to the ace (the lowest). In *counting* or numerical value, the king, queen, jack, and 10 each count for 10 (and so are called *tenth* cards), the ace counts as one, and the other cards are face value.

The game operates on the principle of matching combinations of cards: pairs, three or more of a kind, flushes, *runs* (sequences), and groups of cards that add up to 15. Players score points for matching both during and after play (after play, points are totaled for combinations in hand). The first person to score 121 points is the winner.

Cribbage also uses a "cribbage board," a rectangular panel with rows of holes that form a sort of track. At one end, or in the center, you'll find three additional holes, called *game holes*. Each player has two pegs, which are placed at the start in the game holes. After each hand, the player advances a peg an appropriate number of holes (one hole per point) away from the start (assuming that that player scored any points). The player's second score is recorded by placing the second peg an appropriate distance ahead of the first. For each subsequent score, the peg in back jumps over the peg in front. The distance between the two pegs always shows the amount of the last score. This method holds math mistakes to a minimum.

Each player receives six cards, dealt one at a time. After looking over the hand, each player *lays away* two cards face-down. The four cards laid away, placed in one pile, form the *crib*. The crib, also called the *kitty*, counts for the dealer (the dealer always has an advantage in this game). The non-dealer therefore tries to lay away *balking cards*— cards that are least likely to create a score in the crib.

To begin play (called *pegging*), the dealer turns up the top card of the stock. This card is called *one for the starter*. If this card is a jack, the dealer immediately *pegs two* (advances his peg two spaces), traditionally called *two for his heels*.

The non-dealer begins the play by laying a card from his or her hand face-up on the table, announcing its value. The dealer does the same (each player discards to his or her own pile). Play continues in the same way, by alternate exposures of the cards, each player announcing the new total count. The total may not be carried past 31. If a player adds a card that brings the total exactly to 31, he or she pegs two. If a player is unable to play another card with - out exceeding 31, he or she says "Go," and the second player must play as many cards as possible up to but not more than 31. The player who plays the last card under 31 scores a point. The discard process begins again from zero.

After the hands have been emptied, the totals of any matches in the discards (including the starter card) are counted and added to each player's score. The non-dealer scores first. The dealer then scores and also scores the crib. Any jack of the same suit as the starter card scores one point (for nobs).

One game option is called Muggins, which means that if your opponent forgets to claim any points, you're allowed to yell "Muggins!" and claim the points for yourself. (The knowledge of who or what a Muggins is has long been lost to us. The word is also used in a form of Dominoes, though with a different meaning.)

These are the most usual point scores:

n Play	
Total of 15	2
Pair	2
Three of a kind	
Four of a kind	12
Run of three or more	1 per card
Turned-up jack	2
Go	1
Total of 31	2
n Hand	
Total of 15	2
Pair	
Three of a kind	6
Four of a kind	
Run of three or more	1 per card
Flush (four cards)	4
Flush (five cards)	5
Nobs	1
Double Run of Three*	8
Double Run of Four*	10

HOYLE® Card Games

Triple Run*	1	15
Quadruple Run*	1	16

*A Run is a sequence of cards such as 6-5-4. A Double Run of Three means one duplication in a sequence of four: 6-6-5-4. A Double Run of Four is one duplication in five cards: 7-6-6-5-4. A Triple Run is one triplication in a sequence of five: 8-7-6-6-6. A Quadruple Run is two duplications in a sequence of five: 8-8-7-7-6.

Strategies

If you're just beginning at Cribbage and you're not sure what to discard, here's a prescription for improving your play—focus first on building your hand. Begin by looking for combinations of 15. 5s are especially prized because a third of the deck is made up of cards with a value of ten (10s and face cards), making lots of easy 15s. Any sequential cards are good (runs are easy to get and score relatively well). Combinations of 7 and 8 are very powerful, because in addition to scoring potential on runs, they also add up to 15. Pairs score easy points and are often (not always) worth keeping.

After considering the hand you'd like to keep, turn your attention to the crib. If it's your crib (i.e., you dealt), see if you have two good cards that can't be easily joined to the rest of your hand. If you do, discard them.

If it's your opponent's crib, be cautious about giving away cards that could be easily turned into big points. Avoid giving any 5s or any of the card combinations already mentioned (15s, sequences, and pairs).

Advanced Strategies

Since the highest points are obtained when scoring the hands, it is easy to think that pegging one or two points at a time during play is small potatoes. However, all other things being equal, a good pegger will usually win at Cribbage. It's a case of the tortoise and the hare—slogging it out for the little points really adds up.

EUCHRE

Euchre was once to the United States what Whist was to Great Britain. Merilyn Simonds Mohr estimates in *The Games Treasury* that by the country's centennial, two-thirds of all Americans knew how to play Euchre. Bridge eventually swept Whist aside, though, while Euchre still enjoys a loyal following.

How the Game Is Played

Four people play in two partnerships. Euchre uses the standard 52-card pack, but with 28 cards removed (everything below the 9). HOYLE® Card Games does not use the joker.

The rank of cards in each non-trump suit: ace (the highest), king, queen, jack, 10, 9 (the lowest).

The rank of cards in trumps: the jack of the trump suit (the Right Bower) followed by the jack of the same colour (the Left Bower). For example, if hearts are trumps, they would rank as follows: the jack of hearts, jack of diamonds, and then the rest of the hearts. The trump suit always has seven cards; the next suit (same colour as the trump suit) has five; and the *cross suits* (opposite colour as the trump) each have six.

Five cards are dealt to each player. The pack is placed face-down, with the top card turned face-up. This card determines the trump suit for the deal.

The first player may either pass or accept the turned-up card as trumps. If the first player passes, the next player faces the same decision, and so on. As soon as a player accepts the turned-up card as trumps, the dealer discards a card. The discard is placed cross- wise under the undealt cards. The turned-up card belongs to the dealer in place of the discard.

If all players pass, the first player then has the right to name the trump suit, or to pass. (If the first player passes, the next player has an opportunity to name a trump suit, and so on.) The suit of the rejected card cannot be used for trumps. If all players pass a second time around, the cards are thrown in for a new deal.

The player who declares the trump suit has the right to play alone. The partner of this lone wolf lays his or her cards face-down and does not participate in the hand.

In play, players must follow suit of whatever card is lead (if able). A trick is won by the highest trump or by the highest card of the suit led. The winner of a trick leads the next card.

The object is to win at least three tricks (of a possible five). If the side that called trumps fails this, it is *euchred*. The winning of all five tricks is called *march*.

In the traditional scoring, the side that called trumps wins one point for making three or four tricks; for making five tricks or march, they score two points. For the person playing alone: three or four tricks gain one point; march nets four points. If the side

that called trumps is euchred, their opponents win two points. Four-hand euchre is usually played for a game of five points.

Strategies

Don't be in a hurry to become the declarer and order up trump. While ordering up trump is a huge advantage, remember that if you can't take three tricks, your opponents gets two points (that's what you call a big troll lurking under the bridge). Euchre is supposed to be a fun game, right? Do you really want to sweat that hard for your third trick? If you only think you can take two tricks, consider passing. Give your opponents an opportunity to do the sweating instead.

So when is your hand good enough to order up trump? Easy answers are a little scarce, but here's a couple of ideas: your partner will take one trick on average. That means you want an assurance of at least two tricks yourself—and three is better. *Takers* (winning cards) are aces and the higher trumps (Bowers, ace, king).

Be sure you have an unbeatable hand before opting to play alone. Otherwise, let your partner help you out. Your odds of gaining extra points (for winning five tricks) is much greater with a partner.

Three trumps of any rank form a very powerful hand. You can quickly force out all the highest trumps and subsequently win a couple of tricks.

It's war when play begins. Fight for every trick as if your life depended on it. If you think you can take a trick, do so.

If you play a garbage card, you will lose the trick and may never get the lead back. Your ace of hearts is the best option. It's like firing your derringer—you've only got one shot. If you play it now, you can force out all the hearts and (if you're not trumped) win the trick.

In the Old West, the fastest gun was always the most feared. The first to trump will often win a given trick. Because there are only five cards in each player's hand, you won't have much time to void your suits, so absolutely do not pass up any early trumping opportunities.

Advanced Strategies

When weighing trump, always keep in mind which player is the dealer along with a couple of trumps. It's a can't-fail proposition. You and your partner may even take five tricks.

Consider how drastically this situation changes if your opponent on the left is dealer. If you order it up in this case, you may still take some tricks, but you won't take five. By giving up the Right Bower, you're also giving up at least one trick.

Your kings and aces are better with a backer. A backer is a lower card of the same suit

If your partner calls trump, play your Bowers right away (unless you'd be trumping your teammate's ace!). This will allow your partner to strategize better and possibly win all five tricks.

As in other trick-taking games, always remember the highest unplayed card of each suit.

GIN RUMMY

In 1950, the United States Playing Card Co. conducted a survey of American cardplayers and discovered that the Rummy family of card games was our favorite family game. And why not? As David Parlett wrote in *The Penguin Book of Card Games*, "Rummy is deservedly popular because it is easy to learn, fast to play, suitable for all ages, playable by any number, and as suitable for gamblers as for missionaries—though perhaps not both at once." Gin Rummy is the most sophisticated member of the oldest branch of the Rummy family tree—the one in which the object is to be the first to "go out."

How the Game Is Played

Gin Rummy is played by two people with the standard 52-card pack. The cards in each suit rank from the king (the highest) down to the ace (the lowest). Each face card counts as 10, each ace counts as one, and the other cards are their stated values.

Each player receives 10 cards in the deal. The first card always goes to the non-dealer. The rest of the pack is placed faced-down; this is the *stock*. The top card of the stock is turned up and placed beside the stock. This is the *upcard*.

The non-dealer begins play by taking the first upcard or refusing it; if the non-dealer refuses the upcard, the option of taking it or refusing it passes to the dealer. If the dealer also refuses, the non-dealer draws the top card of the stock.

From there, each player in turn draws a card, either the upcard or the top card of the stock, and then discards one card (the new upcard) face up on the previous discards.

The object of all this taking and discarding is to form your hand into matched sets (three or four cards of the same rank) or sequences (three or more cards in sequence in the same suit).

After drawing, and before discarding, a player may *knock* if his or her unmatched cards count 10 or less. The player who knocks lays down 10 cards, arranged in sets and with the unmatched cards segregated, then discards the eleventh card. If all 10 cards are matched, the player's count is zero, and he or she is said to *go gin*.

If neither player has knocked by the time the 50th card has been drawn (and a following discard made), there is no score for either player for that particular deal.

The opponent of the player who knocked may *lay off* any of his or her unmatched cards that fit on the knocker's matched sets, thereby reducing his or her own count of unmatched cards.

If the knocker has the lower count in unmatched cards, he or she wins the difference between the two players' counts. Should the opponent have an equal or lesser count, the opponent is said to have *undercut* the knocker. The opponent then scores the difference (if any) in the counts, plus a bonus of 25 points. The knocker cannot be undercut if he or she has gone gin. A player who goes gin scores the opponent's count of unmatched cards, if any, plus a bonus of 25.

The first player to accumulate 100 points wins the game. A 100-point bonus is added to the winner's score. Then each player adds 25 points to his or her total score for each hand won; this is called a *box* or *line* bonus. The winner wins the difference in total scores. If the loser did not score a point, this difference is doubled. A game like that is called a *shutout* or a *schneider*, and the loser has been *skunked*.

Strategies

Although gaining three sets almost always assures you a knock, the clock is ticking fast, and the hand may end before you're ready. The important thing is that you beat your opponent to the punch, knock first and take the points derived from the other player's deadwood. Make it your overall goal to form two sets and retain a mix of lower cards (adding up to 10 or less). This is the fastest means of knocking first. However, to get to this point, you should understand the difference between the early and late phases of the game and the different strategies required during each.

You have the option here of taking the 3 of spades. This may appear to be a good choice as it gives you a combination pair, and it's a low card (low cards are better when counting deadwood). However, getting good combinations doesn't help that much because forming sets wins games of Gin Rummy. You should almost always draw from the stock, unless you can form a set or extend an existing set by taking the discard. In this case, you decide to draw, pulling an 8 of clubs.

The 8 of clubs doesn't help your hand at all, and you discard it. In this situation, it's obvious that keeping your jacks, queens, and kings is better than hanging onto the 8, because you have a pair of each. Even if you only had one king, you should probably keep that over the 8. Discarded face cards are very common, and your chances of matching a king via the discard pile are very high. For example, in this case your opponent is not likely to have a pair of kings (since you have two) and will probably discard a single king, so it doesn't end up as deadwood in his or her hand.

Your opponent takes the 8 and, not unexpectedly, discards a face card—the lack of diamonds.

You snap it up to form a set of three jacks. Now, your discard is more difficult. You have four very low cards and may want to hang onto them. However, with your low cards there is only one card that can complete a set, the 3 of clubs. Since it will be much easier for you to form a set with higher cards, you throw away the 4 of clubs.

Your opponent discards the 10 of spades. This card wouldn't form a set, so you ignore it. You draw from the stock, taking up the 2 of diamonds.

Now that the game has progressed several turns, you decide the time is right to rid your hand of kings and queens. Waiting up to six turns before getting rid of higher-ranking cards is normally an acceptable strategy, but with the 2 of diamonds added to your hand, all your lower ranking cards are forming combinations, so you don't want to lose them. You dissolve your pair of kings by discarding the king of diamonds.

Your opponent discards another jack, which you take into your hand, adding to your set. Your discard this turn is more obvious, and your useless king goes into the discard pile. As an unmatched higher-ranking card, the king is now an encumbrance, and you should rid yourself of this excess baggage.

Advanced Strategies

The sharper Gin Rummy players can track the discards to help them avoid discarding good cards to their opponents. It also enables them to hold onto the best card combinations Jack = One point.

GO FISH

Go Fish is perhaps the simplest representative of the family of "exchange to collect" card games, where the goal is to take cards from your opponents in order to make matching sets. (This is in contrast to the family of "exchange to scapegoat" games, like Old Maid, where the goal is to get your opponents to take certain cards from you.) Another important feature of Go Fish is that of matching cards in your hand to cards available from the table.

How the Game Is Played

Each player gets five cards. If you are dealt a four of a kind, or get four of a kind during game play, those cards are removed from your hand, and you get a point.

Moving clockwise, players take turns asking a specific player for a given rank of card. If someone asks you for a rank that you have, the cards are taken from your hand. If you do not have any cards of that rank, your opponent must *go fish*, taking one new card from the pile of cards.

When it's your turn, select a player you think might have a needed card. Pick one card from your hand of the desired rank. If the player has the desired card, he or she must pass it over. If not, you must *go fish*. If you get the card you asked for, you get to go again.

If you run out of cards and there are still cards left, you get five free cards.

Play continues until all hands are empty and there are no more cards to draw from. The winner is the player with the most points at the end of the game.

Strategies

Winning at Go Fish takes luck, a decent memory, and a good sense of timing. The luck part we can't help you with. Ditto for a decent memory (actually, you can read the strategies section in Memory Match for some mnemonic aids). Try to remember what people have asked for in previous turns. This is especially important if someone has captured two cards of a specific rank. If you have the opportunity to ask for that rank, make sure you take it— you'll get a warm feeling when you lay down four cards.

This hand contains six points (A, J, J) and at least the minimum three cards in spades, hearts, and diamonds. If your partner bid one club, however, your hand is too weak, and you should pass.

Any suit of five or more cards is always biddable.

Bidding No-trump

A bid of no-trump is best when you have 15 high-card points, and your hand's distribution is balanced, meaning a 4-3-3-3, 4-4-3-2, or 5-3-3-2 combination. You should also have all suits stopped, meaning you have the A, the K-Q, the Q-J-10, and/or the J-10-9-8 in each suit. These card combinations will prevent your opponents from taking a run of tricks in one suit. Most of the time, however, you'll have to make do with "probable" stoppers, such as K-x, Q-J-x, Q-10-x, or even Q-x-x.

Playing

If you're the defender and you can't decide what to lead, here's an old bit of Bridge lore: when in doubt, lead the fourth-best card from your longest suit. This is called leading from length. It's considered the standard way to lead in a no-trump contract, and it's a safe way to proceed in a suit contract.

Typically, an unbalanced hand is more suitable to play a trump contract. A balanced hand is good for a no-trump contract. Whenever a player has a balanced or an unbalanced hand, it is very common for more than one of the other hands to have a similar distribution, and it's something to plan for in the play of the hand.

HEARTS

The concept of turning games around and letting the losers win and the winners lose has been applied to most of the card-game families. It seems to work best with the family of trick-taking games. Hearts (also known as *Omnibus Hearts, Black Maria, and Black Lady*) is the most successful example of a trick-avoidance game. Merilyn Simonds Mohr noted its international reputation—the only game of its type to ascend to those heights. The United States Playing Card Co. reports that Hearts is the second-favorite card game among American college students (Spades is number one).

How the Game Is Played

The usual number of Hearts players is four (three, five, and six may also play, but we won't consider those variants here). It's every man (or woman) for himself. Hearts uses the standard 52-card pack. The cards in each suit rank from the ace (the highest) to the 2 (the lowest). There are no trumps.

The deal rotates clockwise, as does the play of the cards. The entire pack is dealt, one card at a time. Players may discard three cards by passing them to the player on their left. (You must pass these cards before you can look at the ones you'll be receiving.) The player with the 2 of clubs opens the game. In <code>HOYLE®</code> Card Games, passing can rotate or be dispensed with, and the player to the dealer's left can open.

Whichever card is led first, the other players must try to follow suit. A trick is won by the highest card in the suit led. The winner of a trick makes the next lead.

The object of play is to avoid taking hearts in tricks, as each heart counts as one point against the player taking it. The queen of spades (the Black Lady or Black Maria) counts as 13. However, you could try to take all the hearts and the Black Lady. This is called Shooting the Moon, and, if you pull it off, you hand your opponents a whopping 26 points each.

Hearts cannot be led until they've been *broken*, that is, thrown into a previous trick by a player who couldn't follow suit. When a player equals or breaks 100 points, the game is over, and the player with the lowest score at that time is the winner.

Strategies

The queen of spades rules the game of Hearts. To ignore the queen is to court humiliation and risk defeat. Consideration of the queen should begin before play starts, during the passing phase. Any high spades (Q, K, A) are dangerous if they are not protected by several lower spades.

However, it can be fatal to be short on low cards in a particular suit, especially later in the game. Using the last example, say a few hands have passed, and you still have the 8, 10, queen, and king of clubs. After the ace and 9 are played, you happily throw down your queen, and the top player takes the trick with the ace.

However, the player to your right threw down the jack of clubs. You now have the three highest clubs (8, 10, K). What happens after that could be destructive. Players will be running out of clubs, and next time someone leads in clubs, they'll paint you with hearts or stick you with the queen of spades.

Guarded high-cards should be saved until later in the game, especially if they are hearts. This will help to prevent someone from successfully Shooting the Moon. If the player who receives your discards likes to Shoot the Moon, you may wish to pass them a low heart. This may discourage them from making the attempt in the first place.

MEMORY MATCH

Just as the Olympic games are tests of basic human physical abilities, pushed to their extremes, Memory Match is an extreme test of a basic human mental ability—remembering. Surely simple games based on memorization are at least as old as the ancient Olympics. And just as in the Olympics there is the important distinction between sprints and marathons, there are different types of memory that can be exercised: short-term and long-term. Short-term memory is not usually as reliable as we would like (just ask someone who can't remember anyone's name at a party). Remembering unrelated bits of information quickly is quite a challenge for people and has made for the invention of many simple but entertaining memory games.

How the Game Is Played

Cards are dealt face down into a grid layout. The object of the game is to find and remove all matching pairs of cards. Click on a card to turn it over, then click a second card. If the two cards are a pair, they are removed from the layout. If not, they are turned face down.

- If you find three pairs in a row without a miss, you get a bonus.
- If you turn over a wild card and any non-wild card, the wild card and both the non-wild card and its pair are all removed from the layout.
- When all pairs have been found and the board is empty, your score is displayed. Matched pairs, misses, bonuses, layout size, and deck difficulty all affect your score (choose "Getting Started" from the Game menu and go to the Scoring tab for more details).
- Go to "Settings" (Game menu) to change the number of cards in the layout and level of difficulty of the deck.

Strategies

Save your best efforts for your first few games. After that, unless you've had too much coffee, your brain begins throbbing and card positions from earlier games begin blending in your mind. You can make your selections by following a pattern (e.g., top to bottom). This may help you to remember card positions. On the other hand, if you're playing head to head, you might want to avoid patterns, lest you inadvertently help your opponent more than yourself. Advanced techniques have been devised that can turn otherwise normal human beings into Johnny Mnemonics. We will only mention a few here:

Naming: If you start giving permanent names to pictures (e.g., you name

the female Greek image Aphrodite), it might help you remember the image.

Visualization: You can lock an item into your memory through visualization and association. The visualization part is easy since we are dealing with images. For example, if the spiderweb card shows up in a corner, remember this: cobweb corner (the alliteration of "c-c" also helps!). As another example, the card with lips can become "lower lips" or "upper lips" depending on its location.

Chaining: This method uses visualization, but links several items together. For example, if you turned over a row of cards depicting the Greek statue, flies, and a doughnut, you could remember it this way: "Aphrodite is bothered by flies that like doughnuts."

Use an Acrostic: A phrase or word derived from the first letter of other words is called an acrostic. For example, SAIDRO can be used to describe a row of these six cards: Symbol, Aphrodite, Insect, Doughnut, Rat, Old (woman).

As a final tip for the more casual gamers, if you think you might know the location of a pair, always turn the card you're least sure about first. This method is definitely less embarrassing if you're wrong.

OLD MAID

Old Maid can be played with a standard deck of cards by removing all but one of a particular card to be the Old Maid; typically a queen.

HOYLE® Card Games uses a special animal deck containing ten different animal ranks (as opposed to 13), and one Troll card that serves as the Old Maid.

Old Maid is part of a family of basic card games in which the mechanisms of play are as simple as possible. The simplest mechanism of all is that of exchanging cards with other players. One sub-family of exchange games is the negative or *scapegoat* group; in these games, holding the scapegoat card at the end of the hand brings with it a penalty, from loss of points to loss of the game. The best-known negative game in English is Old Maid (for which we have exactly zero evolutionary data).

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HOYLE® Card Games uses a special animal deck containing ten different animal ranks (as opposed to 13), and one Troll card that serves as the Old Maid.

How the Game Is Played

After the cards are dealt, each player discards, face-up, all of his or her pairs (never three or four of a kind). Then each player, on his or her turn, draws one card from the face-down hand of the player on his or her right.

If the drawn card makes a pair with a card in his or her hand, that player removes the pair. The player to the left then draws one card from the player on his or her right, and so on.

Eventually one player will be left with the troll, the "Old Maid." That ends the game, and the possessor of the Old Maid is the loser.

PINOCHLE

Pinochle is derived from several different card game traditions. The oldest of its traditional features are the Ace to 10 hierarchy and marriages. Ace-10 games, in which 10s supercede kings in worth and power, probably were combined with marriage games at some point in the early 18th century. A marriage game refers to any card game that includes point-scoring opportunities arrived at by matching the king and queen of the same suit. Also related to the marriage concept is the joining of the jack of diamonds to the queen of spades (called Pinochle).

How the Game Is Played

Partnership Auction Pinochle is played with one 48-card deck of Pinochle cards and four players are grouped in teams of two. The players sitting opposite each other are partners. It is conventional to name the players North, South, East, and West. North and South are partners, as are East and West.

Each player receives 12 cards. The deck contains 12 cards in each of four suits—two in each of the ranks ace, 10, king, queen, jack, and 9. The rank of cards differs from normal custom—the 10 outranks everything (within its suit) except the ace.

Bid: The winner of the bid has the right to name the trump suit and gets to play the first trick. The minimum opening bid is 100 points, and the player to the dealer's left starts the bidding. Bids are made in multiples of 10 points. Each player must either bid at least 10 points higher than the previous bid or pass. When only one person has not said "pass," that person has won the bid. After the bidding is over, each player has the opportunity to meld.

Meld: There are three types of melds, and a card may belong to different melds as long as they are of different types. Each player places face-up on the table only those cards being melded. Sequences

A, 10, K, Q, J of the trump suit (Run)	150
K,Q in trump (Royal Marriage)	40
K,Q of any other suit (Common Marriage)	
Special	
One jack of diamonds and one gueen of spades (Pinochle)	40
Both jacks of diamonds and both gueens of spades	
(Double Pinochle)	300
9 of trump (called the dix. pronounced "deece").	

Groups

One ace in each suit ("aces around")	100
One king in each suit ("kings around")	
One queen in each suit ("queens around")	
One jack in each suit ("jacks around")	

The partners' separate melds are added into one total, but the team does not actually receive the meld points until they win a trick.

The Play (Taking Tricks)

All players pick up their meld cards, and the bid winner plays the opening lead. Proceeding to the left, each player plays a card on the trick following these rules:

- If a player has a card of the same suit as the lead card, it must be played. If possible, the player must play a card with a higher rank than the card that currently controls the trick.
- If a player has no cards in the suit led, a trump must be played if
 possible. If the trick already contains trump, the player must beat it with
 a higher trump if possible.
- If a player cannot follow suit and cannot play a trump, any other card may be played.
- If someone has already trumped, later players who can follow suit may play any card of the suit led, because no card of the led suit can beat a trump.

The highest trump wins the trick. If no trump was played, the highest-ranking card of the suit led wins the trick. If there is a tie for highest-ranking card, the trick is won by whichever of the equal cards was played first. The trick winner leads to the next trick, and so on until all 12 tricks have been played.

In the trick-taking phase of the game, the aces, 10s, and kings are worth 10 points each, and so are called "counters." Queens, jacks, and 9s are not worth points (although they can win tricks); thus they are called "non-counters." The team that wins the final trick gets an additional 10 points.

Scoring: Each side adds up the points it won in tricks and adds the points from its melds (if it has won at least one trick). Bidder's opponents add their total into the accumulated score. If the bidder's team wins at least the amount of the bid, they add the amount won to the accumulated score.

If they don't make the bid, they subtract the bid from their accumulated score.

The side that first reaches 1,000 points wins a game.

Doublepack

This version of Pinochle uses a larger deck (80 cards), which allows for a greater scoring potential in the melds (see the in-game help for a Doublepack scoring table). There are no 9s in the Doublepack deck. Each player is dealt 20 cards to start. 3,550 points are needed for a win.

Partnership Pinochle

This game is like Partnership Auction, but there is no bidding. The last card is dealt face up and sets trump. Players (taking turns starting left of the dealer) can exchange the 9 of trump for the upcard, and receive 10 points for doing so. After this, the dealer takes the original or exchanged upcard. If the original upcard is a 9, the dealer picks it up for 10 points. However, the dealer cannot meld the 9 in this case.

Four-Handed Pinochle

This game is like Partnership Pinochle, but there are four individual players and no teams.

Two-Handed Pinochle

This two player Pinochle game is quite different from the others. The object of the game is to win tricks and subsequently meld certain combination of cards that have a scoring value. The deck is a standard 48-card Pinochle deck.

Each player receives 12 cards, non-dealer first. The next card is turned up and placed on the table; it is the trump card and determines the trump suit. The remainder of the pack, the stock, is placed face down.

The non-dealer leads the first trick. If a trump is led, it wins the trick unless the opponent plays a higher trump. If any other suit is led, the card led wins unless the opponent plays a higher card of the same suit or a trump. The leader may play any card, and the follower may play any card; there is no requirement to follow suit or to play a higher card to win the trick. The trick winner then has the option of melding. After each trick, both players draw a card from the top of the stock to restore their hands to 12 cards with the trick winner drawing first. The trick winner leads the next trick.

Upon winning a trick, and before drawing from the stock, a player may meld any combination of cards having value (see Partnership Auction Pinochle melds above). The meld is formed by placing the cards face up, where they remain until played in a trick or until the stock has been emptied.

Melding is subject to the following restrictions:

- 1. Only one meld may be made in a turn.
- For each meld, at least one card must be taken from the hand and placed on the table.

A card once melded may be melded again only in a different class, or in a higher-scoring meld of the same class. If a player has melded a Royal Marriage and later adds the ace, 10, and jack of trump for a run, he scores an additional 150 points. If a player has melded a Pinochle and later adds another Pinochle for a Double Pinochle, the player only scores an additional 260 points, instead of 300. (If the first Pinochle had already been broken up, only 40 points would be scored for the second one.)

If a player has won a trick and has the dix (9 of trump), the player may do one of the following:

- Score 10 points by exchanging the trump card for his dix (dix trade) if no playerhas already done a dix trade.
- Meld the dix for 10 points and lose the chance to do a dix trade with that card.

The winner of the 12th trick, after a possible final meld, draws the last card of the stock, which is shown to the opponent. The opponent draws the trump card (or the dix, if an exchange has been made). Each player picks up any meld cards on the table put them back in their hands. The winner of the 12th trick now leads and the rules of the play for the final 12 tricks are as follows:

- 1. The follower must follow the suit to the card led, if able.
- 2. The follower must try to win the trick by playing a higher card of the suit led, or by trumping, if able.
- 3. There is no melding during the last 12 tricks.

Melds are scored when they are made. Scores for cards taken in tricks are added to each player's score as the tricks are won. A player receives 11 points for each ace, 10 points for each 10, four points for each king, three points for each queen, and two points for each jack taken in tricks. The player who win the last trick gets a 10-point bonus. The player who reaches 1,000 points first wins the game.

Strategies

As in most bidding games, it is important in Pinochle (Partnership Auction and Doublepack) not to overbid. The cost of overbidding is high; you lose all points gained during the current round, plus your bid is subtracted from your score.

To avoid underbidding and overbidding, estimate your bid by evaluating the worth of your hand. The traditional method of evaluating your hand assigns the following values to your cards:

Ace = 20 points

10 = 10 points

Each trump over three cards = 20 points

Meld = additional points

If you're leading, you can play a queen to force your opponents to play counters. This strategy is made even more effective if you think your partner will win the trick.

Advanced Strategies

A sharp player of Pinochle demonstrates multi-tasking skills. You have to think about your best card to play while keeping track of what has been previously played. The good news is a photographic memory is not required, and you don't have to remember every single card! The two most important factors are: 1) What is the highest unplayed card in each suit? and 2) What suits are the other players void in? An example of how this information can be useful occurs a few tricks down the road. If your partner is leading, he or she may consider playing the ace of clubs. However, recalling that an opposing player is void in clubs, your partner can avoid being trumped by playing something in another suit (the jack or queen of diamonds).

Of course, if you know your partner is void in a particular suit, you will want to play that suit, so your partner can play a trump. Sometimes, however, you may want to lead into the next player's void suit, so your partner can play a loser (since he or she doesn't have to beat the trick).

Strategies for Two-Handed Pinochle

This version of Pinochle is very different from the others. A meld occurs only after each trick and is carried out only by the winner of the trick. During the first 12 tricks, melding is crucial. You want to play cards that won't be as valuable in melds. Remember that you don't have to follow suit for the first 12 tricks.

10s, 9s (but not 9 of trump), and jacks (but not the jack of diamonds) are your most expendable cards. Use 10s to win tricks when you're ready to meld. As usual, try to keep track of played cards. If both queens of spades have been played, for example, your jack of diamonds is worth little. Cards that have already been melded can't be used again in a similar type of meld. For this reason, try to play these cards before your other cards.

It is important to win tricks just before the stock is emptied. You'll want to carry out any last melds you have while preventing your opponent from doing the same.

During the last 12 tricks, you should play your aces before your opponent starts running out of suits. If you wish to force out your opponent's trump cards, play your long suits first. You may wish to do this if he or she has a lot of high trumps.

PITCH

Pitch (also sometimes known as Setback or High-Low-Jack) is the most popular of a number of similar games originating from the game All Fours, a seventeenth-century English game. The name All Fours is a reference to the four points players try to take: High, Low, Jack and Game. The goal of all fours is to take "all four" of these points. The original All Fours incorporates some of Euchre's elements, including offering a turned up suit as trump.

How the Game Is Played

Pitch is a trick-taking game using a standard 52-card deck; each player is dealt six cards. Each player can bid on the value of his or her hand and plays to take tricks and get points. Although one player wins the bid and tries to take all the points, all players can get points by taking key cards. The goal is to be the first player to reach the winning score (7, 11, or 21).

Bidding

You can bid on the value of your hand. Possible bids are two, three, four, or smudge (smudge is really a bid of five).

For two, three, and four, you are bidding how many of the points below you can win. For smudge, you have to win all the points below, and take all six tricks in the round.

High: You win the trick which has the highest available card in the trump suit.

Low: You win the trick which has the lowest available card in the trump suit.

Jack: You win the trick which has the jack of the trump suit.

Game: You get the most game points in the round. All 10s are worth 10, aces are worth 4, kings are worth 3, queens are worth 2, and jacks are worth 1. Other cards aren't worth anything.

Each player in turn bids or passes; bidding always starts at two. Bidding only lasts one round (each player only gets one chance to bid or pass). If all players pass, the cards are redealt and bidding starts again.

Note: That since not all cards are dealt every hand, ace and 2 aren't always the high and low card (sometimes a queen may be the High and a 4 the Low, for instance). And there may not be a jack in any given hand (since only 24 of 52 cards are dealt in a hand).

Scoring Points

All points scored go to the player who scored them, but the pitcher must try to get the points he or she bid.

If you are the pitcher, and you win your bid, you get the number of points you took, even if this is higher than the bid. For instance, if you bid two, and took High, Low, and Jack, that player gets 3 points.

But if you lose your bid, you are *set back* (lose) the number of points you bid, even if you made some of the bid. For instance, if you bid three, and get High and Low (but not Jack or Game), you lose 3 points, since you did not make all of your bid. If other players get the points you bid, they score those points. In this example, if another player got Jack and Game, he would get 2 points.

It is possible for two or more players to tie for Game (both receiving the same amount of total game points); in this case, no player gets that point. And again, if there is no jack dealt, no one gets the Jack point.

Note: You must bid smudge to get the fifth point for winning smudge. Merely getting all six tricks and High, Low, Jack, and Game will still only give you 4 points if you didn't bid Smudge. If you bid Smudge, you must get all 4 points and win all the tricks, or you lose 5 points.

Bids are always scored in the order High, Low, Jack, and Game. Scoring stops when one player reaches the winning score. (This breaks any ties in the game.) For example: in a game played to a winning score of 11, Linda has 9 points and Chris has 10 points. If Linda wins High and Low, and Chris wins Jack and Game, Linda wins the game, because she gets 2 points for High and Low, making 11, and Chris thus never gets his 2 points for Jack and Game. (This means in a close game, the person who's behind can win if he or she wins the right bids.)

Taking Tricks

The player who won the bid (called the pitcher) plays a card to the board; the suit of this card is used as trump.

Each player must play trump if he or she has it (trump is shown in the upper right corner). The player with the highest trump card wins.

The player who won the first trick leads the next trick with any card. Each player, in turn, plays a card. If you have a card of the suit led, you must either follow suit or play a trump card. If you don't have a card of the suit led, you can play any card (trump, or any other suit).

Important! In Pitch, you can always choose to play trump, even if you can

follow suit. If you don't have a card in the suit played, you can play any card, including trump.

The trick is won by the player who played the highest trump card, or, if there's no trump, the player who played the highest card of the suit that was led. The winner of each trick leads the next trick, and may lead any card.

Strategies

Bid based on the strong cards in your starting hand. If you have the Ace and a 2 or 3, a bid of two is a strong bet. If you have an ace and king, and other high cards, try bidding four. And an ace, king, and 2 is an excellent bid of three.

Be careful about bidding based on holding a jack, unless you have other cards in that suit to protect it (ideally higher cards); there's no guarantee you'll keep a jack in your hand if you don't have supporting cards—and someone else is likely to get that point. Watch out for your 10s! 10s are worth a lot of points towards the Game bid, so be careful you don't give them away too easily. If you know you're likely to lose a trick (because it's been trumped or an ace has been played), you might want to sacrifice a face card instead of a 10.

POKER

Joseph Strutt was an 18th-century Englishman with a serious interest in fun. In 1801, he published the first book to investigate the origins of the games people play. Writing of a card game called *Primero*, he described it as the oldest card game in England. Strutt wasn't much on aesthetic judgments (in the same book he said that Dominoes "could have nothing but the novelty to recommend it to the notice of grown persons in this country"), but he'd done his homework on Primero. Shakespeare played it. So did Henry VIII, when he wasn't marrying or imprisoning his wives. And what they were playing in Primero was the forerunner of the game we call Poker.

Primero (*Primera* in Spain; the English probably learned this game from the Spanish) was a three-card game (three cards were dealt to each player) that involved building cards into three kinds of hands, or combinations: three of a kind, pairs, and *fluxes* (our flush). Primero relied heavily on bluffing, and it attracted people who liked to gamble with cards.

How the Game Is Played

Any number from two to eight can play. The object of the game is to put together a better *poker hand* than the other players. These are the rankings of poker hands, from highest to lowest:

Five of a kind Only possible with a wild card Straight flush Five cards in suit and in sequence Four of a kind Four cards of any rank; one extra card Full house Three of a kind plus one pair Flush Five cards of the same suit Five cards in sequence Straight Three of a kind Three cards of the same rank; two extra cards One pair and one pair; one extra card Two pairs Two cards of the same rank: three extra cards One pair High card Any hand not meeting the above specs

The players bet to see who has the best hand. Each deal is a separate game, as its result doesn't affect any other deal. All the bets are placed together, forming the *pot*. The object is to win the pot, whether by actually holding the best hand or by inducing other players to *fold* (drop out) and leave the pot to be taken, uncontested, by a single player still willing to bet.

The opportunity to bet passes clockwise from player to player. Once a player folds, the turn skips him or her and continues with the next player still in the action.

After betting is completed, each player can discard up to three cards, which the dealer immediately replaces. A second round of betting ensues, followed

by a showdown; each player who has not previously folded shows what's in his or her hand. The highest-ranking hand at that point wins the pot.

In each betting interval, you can do one of four things:

Fold: Leave the hand

Call: Place in the pot only enough chips to stay in play for that

betting interval

Raise: Place in the pot enough chips to call, plus additional chips

Check: A "bet of nothing," only possible when no previous player has

made a bet in that betting interval. Checking allows a player to

stay in the pot without risking additional chips.

When two players have hands of the same type, the higher- ranking hand is determined as follows:

- If each player has a straight flush, a flush, a straight, or no pair, the hand with the highest card wins.
- If each has five of a kind, a full house, four of a kind, or three of a kind, the hand composed of the highest-ranking matches wins.
- If each player has two pair, the highest pair wins. If each has the same higher pair, the hand with the higher of the two lower pairs wins. If each has the same two pairs, the hand with the higher fifth card wins.
- · If the players have exactly identical hands, they split the pot.

Strategies

The power of a particular Poker hand (e.g., three 5s) is determined in part by the number of opponents you face. On average, if you're one of four Poker players, you'll win one of four hands, and three 5s is a great hand. If you're one of seven players, you'll only win one of seven hands, and three 5s is only a good hand.

In the default game, you're playing as one of eight. To win against such a large group, you'll need a pretty good hand to put the kibosh on all of them. More than likely, at least one of the others will have a high pair, two pair, or three of a kind. This fact makes it very hard to win by bluffing.

RUMMY 500

How to Play Rummy 500

Rummy 500 is played by two people with the standard 52-card pack. Each player receives a hand of 13 cards, and the rest of the pack is placed face down; this is the stock. The top card of the stock is turned up and placed beside the stock in a discard pile. In Rummy 500, all discards are available to draw, not just the top one; the discard pile is fanned out so that each card is visible.

There are three phases to a turn:

 Drawing: You can either draw the top card of the stock, or draw from the discard pile. When drawing from the discard pile, you can take the top card, or you can take a card farther down in the pile, but there are some restrictions:

If you take the top card of the discard pile, you must play it to the table in the current turn. You can change the game options to not require you to play this card; in this case, if you draw this card, you must discard a different card.

If you take a card farther down in the discard pile, you must be able to play that card to the table in the current turn, and you must also take all the cards above that card in the discard pile into your hand. The card you have to meld that turn will be raised slightly in your hand as a reminder.

- 2. Playing cards to the table: This is optional. You can move sets and sequences, called melds, from your hand to the table; this is known as melding. You can also play cards that extend existing melds (either yours or your opponent's). You get points for each card you play to the table. You can meld as many cards as you like.
- Discarding: You must end your turn by discarding a card to the top of the discard pile. The exception to this rule is if you have melded all the cards in your hand (ending the hand); in this case, no discard is necessary.

The hand continues with each player taking a turn until one player has played all of his or her cards to the table (discarding if necessary), ending the hand. The hand can also end if all of the cards in the stock are drawn, and the person whose turn it is does not want to draw from the discard pile (or cannot); that player passes, ending the game.

You play multiple hands until one player reaches 500 points or more at the end of a hand; that player wins the game. In the event of a tie, further hands are played until there is a single winner.

General Strategies

Success in Rummy depends largely on keeping track of the discards. From this you'll know which of your own combinations are still "alive" and you'll be able to guess which combinations your opponent is holding.

Pay attention to sequences when considering what cards to draw or discard. For example, it is easy to miss an ace-low sequence (A-2-3 or A-2-3-4), because the ace is always sorted as a high card in your hand.

Later in the game, intimidate your opponent—keep a vigilant eye on your opponent's score, and try to keep your score slightly ahead to keep him or her from ending the game. Also watch your opponent's hand size at the end of the game: you don't want to be surprised by the other player going out when you have a full hand of cards (especially high ones) near the end.

Know when to lose gracefully. If you're dramatically behind on points in the current hand, but you can go out, consider going out early even if this means losing; since you're playing several games to 500 points, think long term. Prolonging the hand when you're losing and your outlook is bad gives your opponent a chance to make the outcome even worse for you.

Your ace strategy should vary throughout the game. Early in the game, it is worth holding onto aces, since the potential 15 points you could score (for a set or ace-high sequence) are very valuable. Near the end of the hand, discard aces that are not sure things. At 15 points a pop, it is too much of a risk to hold onto them near the end of the hand.

If your opponent's score is nearing 500, try to end the hand at an appropriate time, if you can. Don't be afraid to go out early if you don't have a fantastic hand and your opponent won't win the game. Maybe the next hand will be the monster hand you need to mount your comeback.

SKAT

Skat is the national card game of Germany. It is unusual in that it is one of the few card games optimized for three players. Around 1810, in Altenburg in Thuringia (a region not far from Leipzig, Germany) members of a local card club were enjoying three-handed games like Tarot and the Spanish game Hombre. Someone introduced the group to Schapkopf, a game popular in Bavaria (itself imported to the U.S. as Sheepshead). Intrigued by Schapkopf but preferring three-handed games, they created Skat, a variation of Schapkopf for three players.

How the Game Is Played

Skat is a three-player trick-taking game that uses a 32-card deck consisting of four suits of A, K, Q, J, 10, 9, 8, 7. Each player is dealt 10 cards, and two cards are dealt to a separate pile called the skat.

Depending on the contract that is being played, cards are ranked in a special order; in most contracts, the four jacks (ranked \forall J, \clubsuit J, \diamondsuit J, \diamondsuit J, \diamondsuit J) are the highest trumps and the remaining cards rank A, 10, K, Q, 9, 8, 7.

In Skat, you try to win hands by taking enough cards of certain values (or, in a Null contract, by taking no tricks). Whether you score points for winning depends on your *game value*, which is a formula based on the type of hand you played, the types of cards you started with, the type of contract you bid, and more.

The game ends after a certain number of hands, or when one player reaches a certain number of points.

Bidding

Bidding occurs between three players identified as Forehand, Middlehand, and Rearhand. Rearhand is the dealer, Forehand is the player to his or her left, and Middlehand is the player to Forehand's right. (After each hand, the deal rotates clockwise.)

Calculating Your Game Value

The game value is calculated after each hand. To score points, you must bid a number equal to or greater than your final game value. The game value uses the formula below:

game value = multiplier x base value

The multiplier and base value are described below. multiplier =

- +1 pt for each matador
- +1 pt for game (you always get this point)
- +1 pt for hand (you get this point if you play without the skat)
- +1 pt for schneider
- +1 pt for schneider declared (see "Optional Announcements")
- +1 pt for schwarz (see "Optional Announcements")
- +1 pt for schwarz declared (see "Optional Announcements")
- +1 pt for open (see "Optional Announcements")

In bidding, Forehand is considered senior to Middlehand, who is in turn senior to Rearhand. A senior bidder need only *match* the bid of a junior bidder when bidding, and does not need to increase it, where a junior bidder always needs to *increase* the bid of a senior bidder when bidding.

Players bid (or match) numbers based on the possible game values they think they can achieve (see the next section).

If all players pass without bidding, the game is usually redealt, but some players play an optional game called Ramsch at this point. *Ramsch* is essentially a "loser takes all" game where the player who takes the most card points loses. For more on Ramsch, see the in-game help.

Base Value =

diamonds = 9, hearts = 10, spades = 11, clubs = 12, grand = 24

Possible game values for Suited and Grand contracts are 18, 20, 22, 23, 24, 27, 30, and so on. It is usually best to bid the minimum bid you can make (and still beat others' bids); there is no benefit to bidding high.

Example: if you plan to play a regular game (you play with the skat), your hand is against 2 matadors, and you don't think anyone will get schneider or schwarz, your probable game value is +2 for matadors (against), +1 for game = 3 x 11 (for bidding spades) = 33. So you would not want to bid above 33.

For Null contracts (contracts where you are playing to lose every trick), you can bid any number, but the only game values you can achieve are 23 (Null contracts), 35 (Null hand contracts), 46 (Null open contracts), and 59 (Null open hand contracts). See "Scoring in Null Contracts" for details.

For information on the Suited, Grand, and Null contracts, see the "Picking a Contract" section later in this chapter.

Understanding Matadors

The term *matadors* describes how many trumps you have or don't have, *in an unbroken sequence*, starting with the highest jack, ♥ J. Matadors include both cards in your original hand and cards in the skat. Cards in the skat count towards your matadors even if you don't get to see the skat!

Matadors are either *with* you or *against* you. If you have the ♥ J, you are "with 1 matador," plus however many trump you have in sequence. If you *don't have* the ♥J, you are "against 1 matador," plus however many trump you don't have in sequence

Examples:

With matadors

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If you have ♥ J but no ♣ J, you are with 1 matador.
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If you have ♥ J and ♣ J but no ♦ J, you are with 2 matadors.

If you have ♥ J, ♣ J, and ♦ J, but no ♠ J, you are with 3 matadors.

Against matadors

If you have ♣ J but no ♥ J, you are against 1 matador.

If you have ♦ J (but no ♥ J or ♣ J), you are against 2 matadors.

If you don't have any jacks, and your highest trump is an ace, you are against 4 matadors.

And so on...

Winning the Bid

The winner of the bid is the declarer. The other two players (the *defenders*) become a team to try to keep the declarer from making his or her bid.

Note: If you pick up a skat that contains a jack that decreases the number of matadors you have (thus reducing your chance of making your bid), you can opt to resign the game. See the in-game help for details.

Alternately, you can choose to play a hand game where you don't pick up or look at the skat. A hand game is worth more points towards your score. But whether you play with the skat or without, the cards in the skat still count towards your card points.

Picking a Contract

The declarer must pick a game contract. There are three different types of contracts you can choose to play:

Suited (diamonds, hearts, clubs, or spades): The suit you specify becomes trump, and jacks serve as the highest trumps in that suit. Trump cards are ranked in this order: \bigvee J, \bigotimes J, \diamondsuit J, \bigotimes J, followed by A,10, K, Q, 9, 8, 7 of the chosen trump suit. The other suits are also single trick, the hand ends immediately.) ranked in the order A, 10, K, Q, 9, 8, 7. Therefore, if you chose a contract of hearts, trump cards would be these cards, ranked in this order: \bigvee J, \bigotimes J, \diamondsuit J, \diamondsuit J, \diamondsuit A, \diamondsuit 10, \diamondsuit K, \diamondsuit Q, \diamondsuit 9, \diamondsuit 8, \diamondsuit 7.

Grand: The four jacks are the only trump cards, and serve as their own suit. They are ranked in the same order as in a Suited contract. Other cards are ranked in the order A, 10, K, Q, 9, 8, 7.

To win a hand in a Suited or Grand contract, you must take at least 61 card points; you lose if your opponents get 60 or more points. See "Taking Tricks" for details.

Null: There are no trumps, and cards are ranked in a different order than in the other two contracts: A, K, Q, J, 10, 9, 8, 7. To win a hand in a Null contract, you must lose every trick.

Optional Announcements

If you're the declarer, and you are playing a hand game (you did not pick up the skat), you can make one of four optional announcements: schneider, schwarz, open, or null open.

Schneider: You will take at least 90 card points in the hand.

Schwarz: You will win all the tricks in the hand.

Open: You will win all the tricks in the hand, and must play with all

of your cards exposed to the other players.

Null open: The only announcement you can make in Null contracts. You

will lose all the tricks in the hand, and must play with all of

your cards exposed to the other players.

Note that an announcement of schwarz implies an announcement of schneider, and an announcement of open implies an announcement of both schneider and schwarz.

Important: If you get schneider or schwarz during the game without declaring them, you'll still get game points for them, but announcing them beforehand gets you more game points (and costs you more game points if

you don't achieve them). Losing the hand (or failing to achieve the game value you bid) means these points count against you.

Some games also allow announcements of re and kontra, which increase the game stakes. See the in-game help for details.

Taking Tricks

The Forehand player leads the first card, and each player plays a card to the middle, in clockwise order. You can lead any card. When playing to a trick, you must follow suit if possible. In a Grand contract, if a jack is led, you must play a jack if you have one. If you can't follow suit, you can play any card.

When playing a Suited contract, it's important to remember that the jacks are members of the named suit, not their original suit. Therefore, if playing a Suited diamonds contract, if diamonds are led and you have no diamonds but you have \clubsuit J, \clubsuit J is considered a diamond in this hand and you must play it. Conversely, if spades were led, and you have other spades, you could not play \clubsuit J, since \clubsuit J is no longer considered a spade.

A trick is won by the highest card led, or if a trump was played, by the highest trump. In a Null contract, if the declarer wins a single trick, the game stops immediately.

The player who won the trick leads a card, and play continues until all cards have been played. After scoring the hand, the deal (and the position of each player) rotates clockwise.

Scoring in Suited and Grand Contracts

In Suited and Grand contracts, how you score (if you're the declarer) depends on whether or not you win the hand **and** whether or not your game value is greater than or equal to the amount you bid. To win the hand, you must get 61 or more card points (for a standard game), or 90 or more card points if you bid schneider. If you declared schwarz or open, you must also win every trick to win the hand. There are 120 possible points in a hand; point values for each card are shown below:

 A: 11 points
 Q: 3 points

 10: 10 points
 J: 2 points

 K: 4 points
 9.8,7: 0 points

In Suited and Grand contracts, you need 61 points to win a hand, and getting 90 points gives you the schneider bonus. Card points are irrelevant in Null contracts.

If you win the hand and your game value is greater than or equal to your bid, your game value is added to your score. If you lose the hand and your game value is greater than or equal to your bid, twice the game value is subtracted from your score.

If your game value is less than your bid (regardless of whether you won or lost), you lose twice the amount of the lowest possible game value that would have fulfilled the contract you bid. Example: You bid 23, and you played diamonds, but at the end of the hand, your game value was only 18. Possible game values of a diamonds hand (which has a base value of 9) are 18 (9 x 2), 27 (9 x 3), 36 (9 x 4), and so on. The lowest game value that would allow you to make your bid is 27, so you would lose 54 points (27 x 2). If you bid 30 in the same hand, you would have needed a game value of 36, so you would lose 72 (36 x 2).

For additional scoring examples, see the in-game help.

Scoring in Null Contracts

If you win a Null contract (by not taking any tricks), you get a flat score of 23 points for regular Null contracts (played with the skat), 35 for Null hand contracts (played without the skat), 46 for Null open contracts (played face up with the skat), and 59 for Null open hand contracts (played face up without the skat).

If you lose a Null contracts (by taking one trick), you lose twice your bid. For Null you lose 46, for Null hand you lose 70, for Null open you lose 96, and for Null open hand you lose 118.

Strategies for Bidding

Try to calculate exactly how many game points you will get with your hand: you should be able to figure out your maximum possible game value. When bidding, bid conservatively. Bidding higher than you need to just increases your risk. Do not overbid your hand based on what you think you might get in the skat.

Be cautious when bidding when you are holding matadors against. You may pick up a card in the skat that changes your matador count, making it impossible or difficult to make your bid.

Bid a Suited contract when you have at least six trumps, or when you have four or more trumps (with at least one jack) and a strong supporting hand. The more trumps you have, the more important it is to be *void* in other suits. The fewer trumps you have, the more important it is that you have strong cards in your supporting suits.

A good Grand hand has at least two jacks and a long run of at least one suit with the ace and 10, or a hand with at least one jack and all four aces. Ideally, a Grand is also supported by a void (no cards) in one other suit. This lets you control most of the hand (by leading your strong suit) and ensures you are less likely to get trumped.

A good Null hand is a hand in which you hold the 7 of each suit that you have. Don't bid Null if you don't have both the 7 and 8 of a particular suit, but do have other higher cards.

Strategies for Putting Cards in the Skat

Don't ever put trump cards in the skat. If you have any suits that only contain one card that's not an ace, or if you have a suit that has only two cards, both below 10, put those cards in the skat; this lets you void yourself in that suit and enables you to play trump more easily. Voiding yourself in one or more suits is very important if you have a lot of trump.

If you have any suits with an ace missing, consider putting away the 10, as you can't easily protect it.

In a Null contracts, if you have only one or two cards of a suit, and those cards are higher than 7 or 8, put them away in the skat. Always put away the highest card possible.

Strategies for the Declarer

If you have a long run of trump, lead trump as often as possible to get trump away from the opponents and keep control of play. Lead trump in order from your highest to your lowest, if you're sure of winning. Otherwise, consider leading a low point card in a suit you're trying to void.

If you bid because you have strong supporting suits, lead your strong suits as early as possible (if you have ace and 10 in a suit, lead both in order to assure yourself of those points). Leading them early reduces the chances that these high points will be trumped.

Strategies for the Defenders

Guard aces and 10s closely. Always give the declarer a king or other face card in preference to one of these high point value cards. Similarly, if the other defender plays a card you know will win the trick, take the opportunity to throw your aces and 10s (or other high point cards) onto the trick so that the declarer won't get them, even if your hand becomes weaker as a result.

Try to keep track of which suits the declarer still has cards in, since you might want to lead those suits when you're forced to lead.

SOLITAIRE

Solitaire games exist in hundreds, if not thousands, of variations. All follow one of two principles: you're either building sequences by adding cards on top of foundation cards, or you're subtracting cards from the opening tableau. Subtraction games form the majority of Solitaires and were the most popular in the 1800s. Today, the addition games rule.

How the Game Is Played

There are fifty different Solitaire games in **HOYLE® Card Games**, including one-deck games, two-deck games, and arcade solitaire games (fast-paced games involving a time limit). All games are played by one player, except for Bowling, which can be played by up to four players. Rules for the Solitaire games are found in the in-game help.

Most Solitaire games involve playing cards from the tableau (card layout) to one or more foundations. Foundations are often (but not always) built up from ace to king, in suit. Sometimes cards can be moved around the tableau; cards are usually moved in sequences, often by suit.

Strategies

Strategies for the Solitaire games are described below. Note that many games have game options you can change to make the games easier or harder; within a game, click Solitaire Settings on the Options menu to see what options are available.

One Deck Games

Aces Up: It is always good to play cards to the Foundation. Move aces to empty columns when possible.

Baker's Dozen, Bristol: Move out your aces to the Foundations as soon as possible, and get your lower cards out from under higher cards. Play cards of the same suit on your columns to make it easier to move them to Foundations as the game develops. In Baker's Dozen, uncovering cards is desirable.

Baroness: When there is more than one card combination you can remove (or two identical cards you can remove in combination with another card or cards), check to see if either will reveal cards you need to remove other cards; if so, remove that combination first.

Beleaguered Castle: Many of the tips for playing Klondike apply for this game as well. Try to empty out columns, so you can move kings that cover needed cards

Bowling: When first placing cards, be sure you leave gaps between them unless they're consecutive. (e.g., leave a gap between a 4 and a 6).

Betsy Ross, Calculation: Figure out what cards you'll need to play to the foundations early. Avoid covering up these cards. Don't lay a card over any lower card of the same rank. Consider reserving a column just for kings.

Canfield, Eagle Wing: Play cards from the reserve before playing cards from the Waste pile whenever possible. Get your cards to the Foundations at every opportunity.

Clock: There are no choices to make in Clock, so you'll just have to hope that the cards are laid out to come out correctly. Making Clock come out is a very rare occurrence.

Cribbage Square: When placing the cards, remember what card combinations go best with others. Keep 7s and 8s in rows or columns, 5s with 10s and face cards. Try to score on double runs (e.g., 4, 5, 6, 6) and on 15s.

Eight Off, Flower Garden, Four Free, Seahaven Towers: Work to get the aces and low cards out of the columns and over to the Foundations. When you find a move, perform it mentally to see where you end up. Then compare it to your other possible moves to see which one does the most good. This is important, because you can end up limiting your options if you're not careful. Try to empty columns to increase your mobility.

Eliminator: Every empty Foundation can be used to avoid a dead-end. Therefore, try to use as few Foundations as possible. Look for runs of cards in suit, especially for the longest run in the first moves of the game.

Euchre: You want to be able to choose a trump suit so that there will be a good chance your hand will win at least three tricks. If you choose the trump suit of the upcard, keep in mind that this card will be the first card played by the deck.

High trump cards and aces of other suits should have good chances to win tricks. Low trump cards may also win tricks if you are void in other suits. During play, if you don't have a sure winner but have low trump cards, throw away weak singleton non-trumps so you can later trump that suit.

Fortress, Shamrocks: To decide on the starting card for the Foundations, look at the top half of the columns to see which cards are most prevalent. If there are a lot of cards of similar rankings (e.g., 5s, 6s, and 7s), pick the lower rank (5s in this example) for the Foundations, since you're building up. Build up the Foundations evenly.

Since any card can be placed in an empty column, you will increase your options if you can pile lots of cards in relatively few columns. In Shamrocks, stay away from building columns upwards (e.g., 3, 4, 5 with 5 on top), as you won't be able to move the lower card to the Foundation.

Four Seasons: Since you can fill empty spaces at any time, wait to fill a space with a card you'll need soon, rather than filling it right away. Note that you can lift any card from a Tableau pile to "peek" under it and see what card (if any) is underneath.

Gaps: You'll have big trouble if you leave a gap to the right of a king. Ditto if you allow a gap to shift to the far right end of a row.

Golf: Before playing, check to see which card sequences will permit the highest number of cards to be moved to the Foundation.

Save your 2s and queens as insurance against an ace or king that turns up from the stock.

Klondike: Before your first play, flip the card from the stock to see what's available. However, don't play any cards from here except as a last resort. Make it your intention to uncover the cards hidden beneath the columns (if you can get these out, you will usually win). Whatever play creates the most card movement between columns (thus, building sequences) and results in flipping a hidden card will be the best move you can make. Before making a move, mentally forecast where it will end up. If it ends up at a dead end, look for something else.

La Belle Lucie: Check to see what top cards in the columns can be moved to the Foundations first. Once you've exhausted these options, free up other cards that can be moved to the Foundation. Any sequence of two cards of the same suit on a column are stuck (the higher card on the bottom can't be moved), so you should avoid building sequences in columns except when it frees up a card for the Foundation. Once you are forced to build a sequence on a column, go ahead and stack up any additional cards that are available.

Nestor: Match pairs from the Tableau before taking cards from the Reserve. Take cards that will unlock additional pairs. Never match a pair from the Reserve; this doesn't help you at all. Just wait until they can be matched with a cards from the Tableau.

Penguin: Strategy for Penguin is similar to Four Free. Uncover low cards as soon as possible, and move them to the Foundations.

Poker Square: Try to build straights and flushes in one direction (vertically or horizontally) and build pairs, three of a kind, four of a kind, etc. in the opposite direction. Pairs and two pairs are worth so few points that, toward the end of the game you should avoid forming these combinations, unless you have no choice.

Pyramid, Scorpion: First, try to match cards from the tableau. Then match them with cards from the Stock if possible. In Pyramid, save the cards in the Reserve until you no longer have any plays.

Slide: Before sliding any cards, look carefully at your grid to see if there are any easy matches (three slides or less) Be sure you're not wasting many moves on low-ranking cards, especially late in the game when you're scoring on bigger multipliers. You only have 12 moves, so make them count.

Spiderette, Yukon: As in Klondike, your best moves are those that uncover hidden cards, so play accordingly. Because there is no redeal in Spiderette, complete all possible moves in the Tableau before choosing cards from the Stock.

Strategy: It is critical to avoid placing a card on a stack that contains another lower-ranking card of the same suit. Place lower cards on top of higher cards generally. Ideally, if you can get four consecutive cards of one rank together (e.g., four jacks), that will help later. If you can get three or four consecutive cards of one rank together, begin placing cards of the next lowest rank right on top of these. This game is easier to manage if you place lower cards on one side and move up to the higher cards on the other side.

Triplets: In order to win, your first set must determine all your subsequent sets (e.g., if you select a 3, 4, 5, try to obtain a K, A, 2, a 6, 7, 8, and so on). Try to pull one card from each rank before taking a second card from any rank, and take all your second cards before third cards, etc. When you have options in your selections (e.g., two 9s are available), take the one that covers a card you'll need to match in the next few plays. Avoid taking the bottom card in a pile unless there are no other cards of the same rank available elsewhere.

Two Deck Games

Aces and Kings: Move cards from ace Foundations to king Foundations (or vice versa) to make it possible to play different cards to the Foundations. For instance, moving a jack from a queen (on the king Foundation) to a 10 (on the ace Foundation) makes it possible to play a queen to the Foundations, instead of a 10. If you can choose between moving a card with the same rank from the Reserve piles or the Tableau piles, it is usually better to move it from the Reserve piles, since that frees up other cards you might need.

Alhambra: Be sure not to miss any possible plays to the Waste pile, since this is the only way to move cards between piles. If you have a choice to play two identical cards on the Reserve piles, "peek" under the piles to see which cards are underneath to decide which card to play.

Bats ford: This game is the same as Klondike except for the number of cards and columns used and the ability to place three kings in a Reserve pile. The Reserve pile is most useful to get kings out of the Stock pile, since there is no redeal; it's usually best not to move kings from the Tableau to the Reserve pile unless really needed. Be sure to get kings out of the Reserve pile out at the earliest opportunity, since the pile can only hold three kings, and there are eight in the pile.

Colorado: Remember that you can lift any card from a Tableau pile to "peek" under it and see what card (if any) is underneath. In general, try to place cards on tops of piles of cards of the same suit. Then, when you remove a card from a pile, you might be able to use the card under it in the future. But try not to cover up cards that you'll need soon. If two of the Tableau piles hold the same card (rank and suit), you might want to cover one of those piles with a card, since you are unlikely to need both cards at the same time.

Forty Thieves: This is a very difficult game to finish, since you can only build the Tableau columns down in suit. As much as possible, try to free up the aces. When given a choice of two identical cards to play to a Foundation, play a card that will let you free up better cards underneath.

Mount Olympus: It may take some time to get used to building down the Tableau by twos in suit; make sure you don't miss any plays before you flip over a new card (to quickly check these, right-click each card to automatically move it). As with Forty Thieves, when given a choice of two identical cards to play to a Foundation, play a card that will let you free up better cards underneath.

Red and Black: This game is interesting in that building to the Tableau sets you up for building to the Foundations, so careful building is imperative. Remember when moving cards on the Tableau that you can only move one card at a time, so if there are multiple cards in a sequence, you should move the highest cards first. (In other words, if you have a red 9, a black 8, and a red 7 on three different columns, move the black 8 onto the red 9 first, then move the red 7 onto the 8; if you move the red 7 onto the black 8 first, you won't be able to move the 7 and 8 onto the 9.)

Whenever possible, play all of the cards in a column, since empty columns get filled by the upcard of the Stock pile; this gives you more cards to play with on the Tableau.

Spider: Use the same strategies as Spiderette; see the "One Deck Games" section.

Sultan: Since you can fill the empty Tableau piles at any time, you might want to wait to fill a pile with a card you'll need soon, rather than filling it right away.

Terrace: Critical to the success of this game is picking a good initial card to start the Foundations. Look at the Reserve pile to see which cards will be available soon, and which won't. For instance, if there are two 5s buried deep in the Reserve pile, 5 (or 4, or 3) may not be a good choice as a starting rank for the Foundations.

Arcade Games

3 To wers: If possible, choose cards in the Tableau that form long sequences, because you get more points that way. Otherwise, choose cards that maximize the number of other cards in the tableau that will become exposed.

Best 21: Try to form piles of 11, since cards with the value 10 are the most common. Of course, you'll want to use your aces on piles of 10 or 20.

Fast 21: Use the same strategies as for Best 21. Also, if you don't have a good place to put low cards, keep them in a separate hand to try to form 5-card Charlies.

Pick 2: When possible, remove pairs instead of sequences, since you get more points for pairs. Choose pairs and sequences in such a way that favorable cards will become exposed.

Sum 11: Be on the lookout for all the different ways cards can add up to 11: 5-6, 7-4, 8-3, 9-2, 10-A, 6-3-A-A, and so on. Remove cards in such a way that as many other cards as possible are expose.

BONUS: Miami Solitaire

Inspired by Miami's vibrant Art Deco and Latin styles, this solitaire game will mesmerize players of all levels! Play a single game, or compete in a solitaire tournament to unlock game variations - you'll be entertained for hours!

With more than 100 levels, 55 different solitaire games, and 4 exclusive new bonus games, Hoyle® Miami Solitaire has the variety you crave. Play fast to earn bonus points and bragging rights and get set for hours of card-flipping fun!

There's more:

- Unlock 16 Official Hoyle card-backs.
- · Two game play modes: Quick Play and Story Mode.
- · Build and decorate your own mansion.

SPACE RACE

Space Race is a two or four-player racing game. When there are four players, they play as two teams of two players each. Space Race uses a special 106 card deck, designed specifically for the game. The deck consists of Distance cards, Hazard cards, Remedy cards, and Safety cards.

The Object of the Game

The object of Space Race is to be the first team (or individual in a twoplayer game) to reach 5000 points in several hands of play. Each hand is won when a team accumulates exactly 1000 Light Years.

How the Game Is Played

Play begins when six cards are dealt to each player. The remaining cards are set aside as the stock. Play continues clockwise until the hand is over.

Players take turns playing cards from their hands. Cards may be played offensively or defensively.

At the start of each player's turn, that player first draws a card, bringing the total cards in their hand to seven. The player must then either play a card, or discard.

Distance cards advance the distance the team has traveled towards the finish line. They can only be played while the engines are online, and when there are no hazards stopping the team's ship. If only the warp drive is offline, the only distance cards which can be played are 25 and 50.

Hazard cards are played offensively against the other team. They will not only stop the team until the hazard has been neutralized, but they will also shut the engines down.

Remedy cards are played defensively to counteract its corresponding hazard. For example, a Crew Mutiny hazard can be remedied with a Brig card.

Safety cards can be played either offensively or defensively, as the situation permits. In either case, the corresponding hazard card (if played) is removed from your ship, and can not be played against your team for the rest of the hand. An Engines Online card still has to be played to restart your engines, unless the Nacelles safety card is active. Also, after playing a safety, you may draw another card and play again.

A safety card may be played defensively, if an opponent plays a hazard card while you have the corresponding safety card. You may then play the card before you or your partner draws a card. This is called a Fire! When you play a safety card in this manner, you may immediately draw TWO cards and play again (any players between the player who played the hazard card and the player who played the safety card lose their turns). After this, play continues normally to the left of the player who played the safety card.

The hand will continue until one team accumulates exactly 1000 light years by playing distance cards, or until there are no more cards to draw.

The game will continue with new hands until one team is the first to reach 5000 or more points.

Scoring

Each team scores as many points as Light Years traveled

If a team completes 1000 Light Years, they are awarded 400 points

If a team completes 1000 Light Years after all cards in the draw pile are gone, that team wins an extra 300 points for a "Nexus"

Each safety card played is worth 100 points

If a team plays all four safety cards in a hand, they win an extra 300 points

Each time a safety is used as a Fire! earns an extra 300 points for that team

If a team completes 1000 Light Years and no 200 Light Year distance cards were used by that team during that hand (Impulse Power only), that team gets an extra 300 points

If a team completes 1000 Light Years and the opponents have 0, that team wins 500 points for a KM Shut Out

Cards Used in Space Race

Please refer to the program's help system for descriptions of card used in SpaceRace.

SPADES

Spades was most likely developed simultaneously with Whist as a simpler form of that game. Whereas Whist was replaced by Bridge, nothing ever came along to replace Spades. According to the United States Playing Card Company, Spades ranks as the number-one card game among American college students.

How the Game Is Played

Spades is played by four people in two partnerships. The cards rank ace (the highest) to the 2 (the lowest). Spades are always trumps. Each player receives 13 cards. Bidding and play proceed in a clockwise direction. In the bidding phase you declare the number of tricks you intend to win; in the playing phase you try to win those tricks. The object of the game is to fulfill the total bid by the partnership.

You may choose to bid *Nil*, meaning you intend not to win any tricks. Before you even pick up your cards, you may bid Double Nil. This is the same as a Nil bid, except all rewards and penalties are doubled. If one or both players in a partnership bid Nil, their bids are scored independently, then combined to determine the partnership's score.

You must follow suit if you can, otherwise you may take the trick with a trump or discard something from a non-trump suit. Spades cannot be lead until they've been *broken* (until they've been used to trump an earlier lead). A trick is won by the highest trump or by the highest card of the suit led.

If you make your bid, you receive 10 points for each trick in the bid, one point for each trick above the bid. A Nil bid counts for 100 points if you succeed, 100 against if you fail. Double Nil is 200. The game is to 500 points.

Not all Spades games use *bags*, but ours does. Every point in excess of your total bid counts as one bag. If you collect 10 bags, you lose 100 points.

Strategies

Try to estimate the number of tricks you'll take as accurately as possible. Count kings and aces as one trick each. The value of your lower-ranking trumps depends on the presence of voids, singletons, or doubletons in your off-suits (non-trumps).

If you have a similar hand, but a singleton (one club) instead, you can expect to take two tricks with your low trumps. With three trumps and a void in one suit, you might take three tricks. Additional trump cards above three are worth one trick each on average.

If someone else is bidding Nil, that will make it easier for you to win tricks, and you might consider adding one trick to your estimation. In a perfect world, the total amount of tricks bid in each hand of Spades should equal 13, since there are 13 tricks to be won.

If you are the third or last player to bid, consider how the other players have been bidding. If the bid count is low, you may want to include marginal cards (such as a pair of queens) as one trick.

Bid Nil, obviously, if you're pretty sure you won't be taking any tricks. Some danger signs to look for in your hand are a suit of three or fewer cards that contains any high-cards.

The exception to this is when you have a void or a singleton in a suit. In this case, there's a good chance you can dump the king harmlessly before you take a trick

If you have a hand that's long in spades (four or more), it is very unlikely you can carry out a successful Nil bid (those spades will be the implements used to dig your grave). You're bound to win a trick, costing you 100 points.

Your strategy during play should depend somewhat on the total bid for tricks that will be taken. If the total bid is very high (12 or more tricks), you need to be aggressive. Fight for tricks, throw off low cards whenever possible. Avoid taking any tricks from your partner. By doing so, you may prevent your opponents from fulfilling their contract. Also, with a high total bid, it is unlikely you'll be taking many bags for your team, no matter what.

Spades is like Hearts in one respect: sometimes it's better to lose tricks. If the bid is low (10 or less), you should avoid taking any tricks you hadn't counted on.

What if the total bid for tricks is exactly 11? In this case, base your play on other factors. If you have accumulated only a few bags, try to win the tricks at first. Change this strategy as circumstances dictate. You can increase your options in later tricks by playing your middle cards early.

Another tactic you can use when trying to make your bid is to watch your partner's plays closely. If he or she inadvertently loses a trick that's normally a win (for example, if your partner gets trumped early), try to make it up by taking one trick above your own bid.

If an opponent bids Nil, you will need to make sure that he or she takes one trick. To do this, play the lowest cards possible, and don't worry about fulfilling your contract (assuming the total bid is low, which is probable). Save your low cards specifically for trying to stick the Nil bidder.

SPITE & MALICE

Spite & Malice is a competitive two-player game that has some similarities to double solitaire. It is played with two standard 52-card packs. Cards rank from ace (the lowest) to queen (the highest), and kings are wild. Suits are ignored in this game.

Setup

Five cards are dealt to each player to form their starting hands, and 20 cards are dealt face down to each player to form their payoff piles. The top card of each payoff pile (the payoff card) is turned up, and the player with the highest payoff card goes first. King is considered the highest card in this case. If the cards have the same value, the payoff piles are shuffled and redealt. The remaining cards form the draw pile for both players.

Players have four side stacks in front of them that begin the game empty, and there are four center stacks on the left of the play area that also begin the game empty. Players move cards to these stacks while playing.

Summary of Gameplay

The object of the game is to be the first player to play all of the cards in your payoff pile to the center stacks. You use the side stacks as a holding area for your discards. The game is played as described below:

Play cards from your hand, payoff pile, or side stacks to the center stacks. This step is optional. You can play as many cards as you like. Center stacks can be started with aces, and then are built up in sequence (A-2-3-4-5-6-7-8-9-10-J-Q), regardless of suit. Kings are wild, and can represent any card. When kings are played, they are changed to reflect the rank of card they represent, but with a "Wild" indicator on the card to show that it was a king.

When you play a card from your side stack, the next card in that stack (if there is one) is revealed. At any time, you can click and hold down the **Peek** button above your side stack to see all the cards in that stack. (If there is no button underneath a stack, there is only one card in that stack.)

If you play the top card of your payoff pile, the next card in the pile is turned up to replace it.

Note: Kings played to side stacks remain wild; their rank is only determined when they are played to the center stacks.

When a queen is played to a center stack, all the cards on that stack are removed and are shuffled back into the draw pile.

If you play all five cards in your hand to the center stack on your turn, you're

immediately dealt five new cards and your turn continues.

To end your turn, play a card from your hand to one of your side stacks. This action is required and **always** ends your turn.

The game ends when one player wins by playing the last card in his or her payoff pile to one of the center stacks. If the draw pile is depleted before this happens—a rare occurrence—and no players can play cards, the hand ends and the player with the fewest cards in his or her payoff pile wins the hand.

Playing the Game

1. On your turn, drag any cards you want to play from your hand, your payoff pile, or one of your side stacks to the center stacks. You can play as many cards as you like. Right-click a card to automatically play it to a valid center stack (this will only work if there is only one valid stack; otherwise, nothing will happen).

To see what cards are in any of your side stacks, click and hold down the Peek button above the stack you want to see.

- When you're finished playing cards, drag a card from your hand to one of your side stacks. This ends your turn and your hand is replenished to five cards. Play passes to your opponent.
- 3. The game ends when one player wins by playing his or her final payoff card to the center stacks, or when the draw pile is exhausted.

Note: If the draw pile is depleted, but players can still play cards, the game continues, with the players playing cards to the center piles but not getting any new cards. Note that finishing one of the center stacks (by playing a queen to it) will reshuffle the cards in that stack back into a draw pile, allowing the game to continue and possibly end.

Game Options

You can set the rules for the game, how the game is set up, and how the game is played.

You can change all the options before the game begins. Once the game has begun, changing some options may require you to restart the game.

To set game rules and options:

- 1. Click the **Spite & Malice Settings** menu item on the Options menu.
- 2. Make the changes you want.
- 3. Click **OK** to save your changes.

Option Description

Single Games Specifies that you play individual games, with

no scoring.

Match Play Specifies that multiple games be played. Games are

scored as described below, with the game ending when one player reaches or exceeds 25, 50, or 100 points. Each player scores five points for clearing their own payoff pile, and one point for each card remaining in their opponent's payoff pile. In a draw, the player with the fewest payoff cards scores the difference between the number of cards in their payoff pile and the number

in their opponent's.

Center Stacks Choose whether to have three or four center stacks. A

standard game uses four stacks. In most cases, games with three stacks take longer, since it may take more time for players to play cards to the center stacks.

Difficulty Level Sets the difficulty for the game to Easy, Normal,

or Hard.

Spite & Malice Strategies and Tips

General Strategies

- Keep your eyes on the prize! Always make playing the payoff card your top priority, and resist playing cards just because you can. Even if you have an opportunity to play a long sequence of cards from your hand or a side stack, always play the payoff card when you can and make all your moves with an eye to getting the payoff card played. No other moves really matter!
- Play a payoff card even if it means your opponent will be able to play his payoff card next turn (unless your opponent is about to play his last card).

- Watch your opponent's payoff card, and never help your opponent get closer to playing this card (by playing cards to the center that are close to the desired payoff card), unless you are trying for a nearby payoff card. For example, if your payoff card is a 10, and your opponent's payoff card is a 7, and a center pile contains a 3 on which you could play a 4 and 5, hold on to those cards and avoid playing them until you can "play past" your opponent (by playing at least 4-5-6-7).
- If the center stacks are not close to your opponent's payoff card, it's
 generally safe to play cards freely to the center piles, even if it doesn't
 help you. Getting cards out of your hand is often benefit enough. Which
 leads us to the next strategy tip...
- Try to clear your hand of cards when possible, as long as it doesn't help your opponent. Clearing your hand gives you five new cards, which may get you closer to your goal.
- Don't hesitate to be vicious—the name of the game says it all. If you
 get a chance to play the same card that's currently on top of your
 opponent's payoff pile, play it to the center stack to prevent him or her
 from playing it. Your opponent would do the same to you!
- It may be difficult to decide how to play a king from your payoff pile (assuming you have more than one center stack to play to). Be sure to use the king in a way that gives your opponent the least help getting to his or her payoff card. Otherwise, consider using it as a card that you don't have, since it may then help you play the payoff card you're about to reveal. Another particularly ruthless way to play the king is to use it with other cards to get to your opponent's payoff card, if you can.
- When playing towards your payoff card, if you have a choice of playing the same card from your hand or from your side stacks, play from your hand to get more cards dealt to you next turn, unless you really need to expose the cards underneath the card on your side stack.
- When holding on to cards for future use, try to keep cards as a run in your hand, ditching any card that's not part of a straight or near straight in your hand. This gives you the most versatility as these cards are always free to play. This is especially true for cards leading up to your payoff card and cards that immediately follow your payoff card. For example, if your payoff card is a 9, and your hand contains a 3, 6, 7, 8, J, hold the 6-7-8 in your hand as long as you can, and discard the other cards to the side stacks.

If you can't hold the straight because you have to discard cards to the side stacks, try transferring the straight to a single side stack, one card at a time, so that it can later be played in order.

 When you have only one payoff card left, and your opponent has several cards left in his or her payoff stack, play to the center stacks more aggressively than you normally would in order to get more cards dealt to you. In other words, play as many cards as you can to the center stacks, unless it helps your opponent play his or her payoff card.

Playing Cards to the Side Stacks

Playing cards to the side stacks correctly is critical in Spite & Malice; since you must play one card here at the end of each turn, it is important not to get yourself into trouble by burying important cards. Some guidelines for playing to the side stacks:

All things being equal, play high cards to empty stacks. Queens and jacks are great plays to the side stacks. Your best, safest bet is to play matching cards to the side stacks; in other words, play a card that matches the card on the top of the stack (such as playing a 10 on top of another 10). This is an ideal play, since you're not hiding any cards. Try reserving some stacks for only high cards, such as queens, since you don't want to have to play those cards on top of lower cards.

Fill all the side stacks with cards (preferably high ones) before putting unmatching cards on top of stacks containing cards. For example, don't place a 10 on top of a queen stack if you have an empty stack you can play it to.

You might find it useful to play straights in your hand to a side stack so you can play them in order later. For example, you might play a 9-10-J in reverse order onto a stack. (You may be forced to cover these straights up, however, so try to keep them in your hand if you can.)

Always play low cards on top of higher cards. For example, you could play a 9 onto a 10, or a 6 onto an 8, or a 3 on to a 7. Try never to play a higher card on a lower card as it may effectively bury that card.

It's a good move to play a card matching your current payoff card to a side stack. You don't need these cards in your hand, since they don't help you get to your payoff card, and it doesn't give your opponent any free information.

Do not cover a card in your side stacks that immediately precedes your payoff card. If your payoff card is 7 and you have a 6 in a side pile, don't play a 5 (or other card) on top of it!

Do not play a card that is within three ranks below your current payoff card. You don't want to show your opponent that you are capable of bridging the gap to your payoff pile. Avoid putting kings on your side stacks unless absolutely necessary; this gives too much information to your opponent.

TAROT

Tarot cards first appeared in Northern Italy sometime between 1425-1450. Contrary to popular legend, tarot cards were not brought to Europe by gypsies (although they were later adopted by gypsies for fortune telling).

How the Game Is Played

Tarot is a trick-taking game typically played with four players. Tarot uses a 78-card deck consisting of the four customary suits (spades, hearts, diamonds, and clubs) with 14 cards in each suit, ranked in this order: R (roi), D (dame), C (cavalier), V (valet), 10, 9, 8, 7, 6, 5, 4, 3, 2, 1.

The deck also includes a 21-card trump suit (the picture cards numbered 1-21), and a special card called the excuse. The excuse, the 1 of trump, and the 21 of trump are special cards known as bouts Each player is dealt 18 cards, and six cards are dealt to a separate pile called the chien. The object of the game is to get points by making your bid (or by preventing others from making their bids). The game ends when one player reaches a certain number of points, or after a certain number of hands.

Bidding

A round of bidding starts the game. Each player in turn can either pass or increase the bid. Once a player has passed, he or she can't bid again. If all players pass, the cards are redealt, and the deal rotates counter-clockwise.

You only want to bid if you think you can take sufficient card points during a hand. The amount of card points you need to make your bid depends on how many bouts you manage to take.

There are four possible bids: *Prise* (bid value of 1), *Garde* (bid value of 2), *Garde Sans* (bid value of 4), and *Garde Contre* (bid value of 6):

Prise (take): You get to pick up the chien, taking the cards into your hand and then discarding six cards.

Garde (guard): The same bid as Prise, but at increased stakes (you gain or lose two times the points).

Garde Sans (guard without): No one sees the chien, but the chien counts for you.

Garde Contre (guard against): No one sees the chien, but the chien counts for the defenders.

In addition to these bids, players may be able to make one or more special declarations:

Chelem (slam): You're declaring that you will take all the tricks. This is a risky declaration; you win 400 points if you get chelem, but lose 200 points if you don't. If you happen to take all of the tricks without getting a chelem, you score 200 points anyway. Only the taker can make this declaration.

Poignée: You have a single poignée (10 or more trumps), a double poignée (13 or more trumps), or a triple poignée (15 or more trump). You must show the poignée to the other players before playing. If you hold the excuse, it can be counted towards your poignée, but only if you don't have enough trumps otherwise.

A single poignée is worth 20 points, a double is worth 30 points, and a triple is worth 40 points. Note that you can declare a poignée as either taker or defender.

Misère: This declaration is not always used in the game. If you're dealt a hand with no court cards (R, D, C, or V) or no trumps, you can declare misère (whether you're the taker or defender). Declaring misère adds 30 points to the declarer's score, and deducts 10 points from the score of the other three players, regardless of the outcome of the hand. (This is independent of the normal hand scoring.)

Winning the Bid

The player with the highest bid is the taker, and the three other players become a team (the *defenders*) to try to keep the taker from making his or her bid.

If you are the taker and bid Prise or Garde, you show the chien to the other players and then pick up the chien, taking the cards from it into your hand. You must then lay down six cards from your hand; these cards are laid face down and will count for you at the end of the game.

You cannot lay down any trump cards, any bouts, or any R (roi) cards. (In the rare case where you have so many trump in your hand that you must put trump back in the chien, the trump cards must be shown to the defenders.)

If you bid Prise or Garde, you can bid chelem after picking up the chien. This is also when other declarations (poignée, misère) can be made; you can declare these two anytime prior to playing a card to the first trick.

If you bid Garde Sans or Garde Contre, no one gets to look at the chien; the chien cards count towards your taken cards (for Garde Sans) or the defenders' taken cards (for Garde Contre).

Taking Tricks

Play starts with the player to the dealer's right (unless the taker declares chelem, in which case he or she leads); each player plays a card to the middle, in turn. Play is counter-clockwise.

You can lead any card. You must follow suit if possible (or play the excuse).

The excuse can be played at any time, regardless of the card led. If the excuse is led, it is ignored, and the second card played is considered the lead for the trick.

If you can't follow suit and you hold a trump card, you must play it (or play the excuse). If you can't follow suit and don't hold trump, you can play any card (including the excuse).

Important: When you play a trump card, you must always *overtrump*: you must, if possible, play a trump card higher than the highest trump card played so far. (If you don't have a higher trump card, you can play any trump card.)

The excuse cannot win a trick unless it is played in the last trick (see "Special Game Situations" for details). However, the team that played it gets points for the excuse, regardless of which team won the trick. If the team that played the excuse won the trick (because another team member played a winning card), that team gets the full 4.5 points for it. But if the team who played the excuse lost the trick, that team still gets 4 points for the excuse (and it still counts as one bout for that team), while the team who won the trick gets 0.5 points (the value of the lowest card in the game) in exchange.

The trick is won by the player who plays the highest card of the suit led, unless a trump card was played, in which case the player who played the highest trump card wins the trick.

The player who won the trick leads the next card, and play continues. The hand ends when all cards have been played, and then scoring occurs. The deal rotates counterclockwise, and play continues until the game ends.

Special Game Situations

In the rare case that a player is dealt the 1 of trump and no other trump cards (and is also not dealt the excuse), the game is redealt, since that player has such a weak hand and it is very difficult for him or her to win the 1 of trump whether declarer or defender.

Special situations also apply if the excuse is played in the last trick of the hand. The excuse is taken by the player who wins the trick, either taker or defender (scoring its full 4.5 points, and counting as one bout for that player's team); no points are given for it in exchange). If the excuse is led as

the first card in the last trick, and the team that led it has won the previous 17 tricks, the excuse wins the trick. (This latter rule is a matter of fairness: it allows a player to get a chelem even if he or she holds the excuse.)

Another special situation: if a player has taken the first 16 tricks (is trying for a chelem), and takes the 1 of trump on the next to last trick, and the excuse on the last trick, that player gets the petit au bout bonus (see the next section) in addition to the chelem bonus, even though the 1 of trump was not played on the last trick. This lets a player who holds both the 1 of trump and the excuse make a chelem and still get the petit au bout bonus. (Note that it is also possible for a player to make a chelem, play the excuse in the last trick, and win the 1 of trump in that last trick from a defender. In this case, the player gets the *petit au bout* bonus for taking the 1 of trump in the last trick, as usual.)

Winning a Hand

There are 91 card points possible in a hand. Most cards (1-10 of any of the four suits, and most of the trump cards) are only worth one half point (0.5). **Card**

Points

Bouts:	4.5
R (roi):	4.5
D (dame):	3.5
C (cavalier):	2.5
V (valet):	1.5
All other car	ds:

The points you need to win a hand depend on how many of the bouts you manage to take.

If you take...

You need this many card points to make your bid

If either the taker or one of the defenders takes the 1 of trump on the last trick, they receive a special 10 point bonus known as the *petit au bout*.

Scoring

In Tarot, you score points depending on how much you exceeded, or didn't exceed, the points you needed to win.

The basic formula for scoring in Tarot is:

(25+[Card points gained or lost] +[10 or -10 points for petit au bout, if any]) x (Bid value of 1, 2, 4, or 6)

- + (20, 30, or 40 points for any poignées declared)
- + (400, -200, or 200 points for a chelem, if any)

The different parts of the score are explained in detail below.

Card Points Gained or Lost: The difference between the points the taker made and the points the taker needed to make.

Points for a Petit au Bout: +10 points if the *taker* got petit au bout and made his or her contract, or if the *defenders* got petit au bout and the taker didn't make his or her contract. -10 points if the *defenders* got petit au bout and the taker made his or her contract, or if the *taker* got petit au bout and the taker didn't make his or her contract.

Bid Value: A multiplier based on your bid: x1 for Prise, x2 for Garde, x4 for Garde Sans, and x6 for Garde Contre.

Points for a Poignée: 20 points for a single poignée (10 trump), 30 points for a double poignée (13 trump), and 40 points for a triple poignée (15 trump). If a defender declared poignée, the points are also added to the score, since the game is then worth more.

Points for a Chelem: +400 points if the taker declared chelem and got it. +200 points if the taker got chelem without declaring it. -200 points if the taker declared chelem and didn't get it, but won the hand. +200 points if the taker declared chelem and didn't get it but did **not** win the hand. (Points are added in this case as a penalty, since three times the base score will be deducted from the taker's score.)

If the taker wins the hand, he or she gets three times the base score added to his or her cumulative score, and each defender gets the base score subtracted from his or her score.

If the taker fails to win the hand, he or she gets three times the base score subtracted from his or her cumulative score, and each defender gets the base score added to his or her score.

For scoring examples, see the in-game help.

Strategies for Bidding

The number of bouts you have is critical. If you are low in bouts, make sure you have a lot of trump and your suited cards are very strong; roi (R) cards are especially useful, as are roi (R) & dame (D) combinations (a big marriage), and dame (D) & cavalier (C) combinations (a small marriage), especially if you have four or fewer cards in those suits.

A secondary strategy in deciding whether to bid is the number of trump you hold. If you have eight or more trump, it is usually worth bidding; otherwise, consider the strength of the trump you hold and the supporting cards. It's usually not good to bid unless you have at least five trump, not including the excuse.

Strategies for the Taker

Try to take other players' trump by leading cards from your longest suit (ideally a suit with one or more of the court cards R, D, C, or V). If you hold both the R and D in a suit, play the R (and then the D) to draw out others' cards in that suit and ensure your points.

Lead the lowest trump possible to try to draw out trump. In general, do not play your highest trump until you need to.

If you don't have the 1 of trump, try to get it with the following strategy: first lead one or two of your lowest trumps to try to shake out others' trumps, then lead your highest trumps (if you have the 21, 20, and 19, lead them in order).

If you hold the excuse, it can be useful to play it when you don't want to play a trump card, and it may be worth holding back for this reason. This is true especially in the case where you're being forced to overtrump (for example, if someone plays the 19, and you hold the 20). This is true for both taker and defenders.

TUXEDO

Tuxedo is a two-to-four player strategy game that uses a special 40-card deck. There are four suits each of A through 10, with the Ace having a value of 1. Play can happen in either quick-play mode, or as a multiple hand "tournament".

The Object of the Game

In the quick-play mode, the winner is the player with the most points at the end of a hand. In Tournament mode, the winner is the first player to reach 100 points in several hands of play.

How the Game Is Played

A hand begins with each player being dealt four cards face-down, and four cards being dealt to the center face-up.

The remaining cards are placed aside, to be dealt to the players when ALL players have run out of cards. At that time, four more cards are dealt facedown to each player. If four cards can't be dealt to each player, than an equal number of cards are dealt, with the remaining cards dealt face-up in the center.

When it is your turn, you may be able to choose from up to three actions: Match, Build and Discard.

There are two ways to Match a card. If the player has a card of the same value (number) as one of the cards in the center, that player can claim the card as a match. If the player has a card with a value exactly equal to the sum of two or more cards in the middle, those cards may be claimed as a match. A player can take every combination of cards and any card which can be matched with the one card the player chooses to match with. All cards (the matched cards from the center and the chosen card from the player's hand) are all removed from play, to be added to the player's score. Only one card from a player's hand can be used in a match, and if a match is made, no other playe can be done.

Ex.: If a player holds a 10, and the in the center there is an Ace, 2, 3, 4, 10, and two 5s, the player can take all the cards since 5+5=10, 1+2+3+4=10, and 10=10.

A player may choose to Build on an existing card in the center. To Build, the player must have a card in-hand which, when added to the value of a card in the center, equals the value of another card in-hand. If the build card is still available on the NEXT turn, the player can then claim it as a regular match. Once a build is made, the player's turn ends.

Ex.: If a player holds an 8 and a 2, and there is a 6 in the middle, the player may Build the 2 on the 6 to create an 8.

The player can pick one card to Discard, if there are no other options. That one card is placed in the center, and the player's turn ends.

If a player scores a "Take" (See scoring), the next player must discard one card face up in the center.

The hand ends when all cards have been dealt, and all player's hands are empty.

In quick-play mode, there is only one hand to a game, and the winner will be determined at the end of that hand.

In Tournament mode, a new hand will be played until one of the players reaches 100 points.

Scoring

Small Take: When three or fewer cards are in the center and all are

taken during a play, the player gets 5 points for a

Small Take.

Big Take: When four or more cards are in the center and all are

taken during a play, the player gets 10 points for a

Big Take.

Red Take: When a player takes a heart and a diamond from the

center to create a match, the player gets 10 points for a

Red Take.

End of Deal: In Tournament mode, the player who has collected the

most cards

WAR

War is played between two players. They split a standard 52-card pack. Each of the combatants turns up a card. The player whose card is higher (suits don't matter) wins both cards and places them at the bottom of his or her pack.

Play continues until a pair is turned up, at which point you declare "War." The two cards of the pair are placed in the center, and each player plays three cards face-down ("W-A-R") and a fourth face-up ("spells War!"). The player who plays the higher face-up card wins all the cards in the war, unless the two cards again form a pair—in that case, you must have another war. (A player with insufficient cards remaining to fill out this procedure puts down as many cards as he or she has left. The opposition matches this number.) The object of the game is to win all the cards.

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GLOSSARY

Blackjack terms

Anchor

In Blackjack, the player that sits to the dealer's immediate right and is the last player to finish with play before the dealer. (Also referred to as third base.)

Blackjack

Blackjack, also known as a natural, is a winning hand made of an ace and a face card or a ten, dealt on the first two cards. This hand wins the bet immediately (unless the dealer also has blackjack and it's a push).

Break (bust)

In Blackjack, a hand of cards that goes over twenty-one. This hand loses automatically.

Bust (break)

In Blackjack, a hand of cards that goes over twenty-one. A bust hand loses automatically.

Bust card

In Blackjack, a dealer up-card with a value of 2, 3, 4, 5, or 6.

Counting cards

In Blackjack, keeping track of groups of cards to determine whether the cards remaining in the deck are favorable or unfavorable to a player's hand.

Double down

In Blackjack, doubling a bet on the first two cards. The player then receives only one more card and must stand.

Down-card

In Blackjack, the card in the first two cards of the dealer hand that is dealt face down. (Also referred to as the hole card.)

Draw

The player's decision to request an additional card. (Also referred to as a hit in Blackjack.)

Early surrender

In Blackjack, the player's decision to discard the first two cards of a hand and surrender half the bet, before the dealer checks for Blackjack. The early surrender situation occurs only when the dealer's up-card is a Ten-value card.

Note: You can only use late surrender in HOYLE® Casino Blackjack.

First base

In Blackjack, the player that sits to the dealer's immediate left and is the first player to start play in a round.

Hard hand

In Blackjack, any hand without an Ace, or with an Ace that is counted as 1.

High card-rich

In Blackjack, the condition where the cards remaining in a deck contain more High Cards (10, J, Q, K, A) than cards of lower values. A High Cardrich deck is more favorable to the player and less favorable to the dealer.

Hit (draw)

In Blackjack, the player's decision to take another card. A player indicates wanting a hit by pointing at the cards.

Insurance

In Blackjack, a bet allowed to players when the dealer's hand shows an Ace. The player can bet half of the original bet that the hole card has a rank of 10 and the dealer is holding Blackjack. If the dealer has Blackjack, the insurance bet pays off at 2 to 1.

Late surrender

In Blackjack, the player's decision to discard the first two cards of a hand and surrender half the bet, after the dealer's hand is revealed not to have a Blackjack.

Note: This is the only type of surrender allowed in HOYLE® Blackjack.

Low card-rich

In Blackjack, the condition where the cards remaining in a deck contain more low cards (2, 3, 4, 5, 6) than cards of higher values. A low card-rich deck is more favorable to the dealer and less favorable to the player.

Pat card

In Blackjack, a dealer up-card of 7, 8, 9, 10, Jack, Queen, King, or Ace. When showing a pat card, the dealer is more likely to draw a winning hand.

Point count

In Blackjack, a running tally of card points used for evaluating odds. The points are assigned to each card based on the value of the card. In HOYLE® Blackjack, points are assigned as follows:

2, 3, 4, 5, 6 =+1 7, 8, 9 = 0 10, J, Q, K, A = -1

Rank count

In Blackjack, the total number of cards of a certain rank that have been played and counted.

Resplit

In Blackjack, for a hand where a pair of cards have been split: if the next card dealt has the same value and the casino rules allow more than one split per hand, the hand can be split again.

Running card count

In Blackjack, the card point count updated as each card is played or dealt by the dealer. This count reflects the balance of High Cards (10, J Q, K, A) to low cards (2, 3, 4, 5, 6) as they are dealt.

Soft hand

In Blackjack, a hand with an Ace counted as 11, that does not break 21.

Split (splitting pairs, splitting a hand)

In Blackjack, playing two cards of the same value, usually a pair, as two separate hands. The initial bet amount is applied to each hand.

Stand (stick)

In Blackjack, the player's decision not to draw any additional cards to a hand. A player indicates wanting to stand by waving a hand over the cards.

Stiff

In Blackjack, a hand between 12 and 16, where drawing another card can result in the hand going over 21 (bust).

Stiff card

In Blackjack, a dealer up-card of Two, Three, Four, Five, or Six. When showing a stiff card, the dealer is more likely to draw a bust.

Surrender

In Blackjack, the player's decision to discard the first two cards of a hand and surrender half the bet.

Early surrender

The player's decision to discard the first two cards of a hand and surrender half the bet, before the dealer checks for Blackjack. The early surrender situation occurs only when the dealer's up-card is an Ace or a Ten-value card.

Late surrender

The player's decision to discard the first two cards of a hand and surrender half the bet, after the dealer's hand is revealed not to have a Blackjack.

Note: You can only use late surrender in HOYLE® Blackjack.

Ten card

In Blackjack, a card with a value of 10 (10, Jack, Queen, or King). Ten cards are assigned a point value of -1 in many card counting systems.

Third base

In Blackjack, the player that sits to the dealer's immediate right and is the last player to finish with play before the dealer. (Also referred to as anchor.)

True card count

In Blackjack, the running count divided by the number of half decks remaining to be dealt. The true count provides a more accurate indication of how favorable or unfavorable the deck is for the player than the running count.

Twenty-one

In Blackjack, another common name for the game of Blackjack.

General casino terms

Bankroll

The money a player is willing to risk in a game. At the HOYLE® Blackjack, each new human player begins with a bankroll of \$5,000.

Bet

The amount of money a player wagers in a Casino game. The bet must fall between the minimum (lower) and maximum (upper) limits for the table.

Bet unit (standard bet amount, unit)

A player's minimum bet amount or standard bet size.

In Blackjack:

One rule you can use for determining how much to bet is to base your bet on the card count. Bet more when the deck appears to be favorable, and less when deck is unfavorable. For example, if your standard bet amount is ± 5 and the true card count is ± 5 , you should consider betting six times your standard bet unit ($\pm 5 \times 6 = \pm 30$).

Buy-in

The initial stake or entry fee required to compete in a gambling tournament.

Chip (check)

A token representing money used for making bets.

Dealer

The casino employee who runs the table.

For Blackjack:

The dealer must follow a well-defined set of rules for play. In most games, the dealer must draw cards as long as his or her total is less than 16 and must stand when the total is 17 or more. (The exception to this rule occurs when the dealer is allowed to hit on soft 17.)

Even money

Payoff of a bet that is equal to the original bet amount.

Face cards

Jacks, Queens, and Kings. Face cards are 10-value cards.

Flat bet

A bet of the same amount on each hand played.

High card

In Blackjack:

A card ranking 10, J, Q, K, or A.

A high card is assigned a point value of -1 in the card count.

Hole card

In Blackjack:

The card in the dealer's hand that is dealt face down. This card is not shown until all of the player's hands have been played.

Low card

In Blackjack:

A card (2, 3, 4, 5, 6) that is assigned a point value of +1 in the card count.

Natural

In Blackjack:

A natural, also known as Blackjack, is a winning hand made of an Ace and a face card or a Ten, dealt on the first two cards. This hand wins the bet immediately (unless the dealer also has Blackjack and it's a push).

Push

In Blackjack, a tie between the dealer's and player's hand. In this case, no money is gained or lost by either the dealer or the player.

Rank

The value of each card.

In Blackjack:

Face cards (Jack, Queen, King) have a rank of 10. Aces have a rank of 1 or 11. All other cards have the same rank as their face value.

Shoe

A box that contains multiple decks of cards.

Shuffle

A point in the game when a predetermined spot in the deck or shoe is reached. The dealer stops play and shuffles the deck.

Stop-loss

A betting strategy where a player stops playing at the point where he or she has lost a predetermined amount (such as 20 percent of his or her total bankroll).

Stop-win

A betting strategy where a player stops playing at the point where he or she has won a predetermined amount (such as 20 percent of his or her total bankroll).

System (strategy)

A strategy or optimized method of playing that uses specific guidelines for deciding how to bet and play during a Casino game.

In Blackjack:

The strategy a player uses for deciding when to hit, stand, split, double down, buy insurance, or surrender. A card counting system is also considered part of a player's strategy.

Unit (bet unit, standard bet amount)

A player's minimum bet amount or standard bet size.

In Blackjack:

One rule you can use for determining how much to bet is to base your bet unit on the card count. Bet more when the deck appears to be favorable, and less when deck is unfavorable.

For example, if your standard bet amount is \$5 and the true card count is +5, you should consider betting six times your standard bet unit ($5 \times 6 = 30$).

Upcard

The card(s) in the dealer or player hand(s) that is dealt face up.

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