

## Can you win: games of skill

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### ABSTRACT

The history of gaming cannot be traced back to an exact period in time, but it is known that it has been around since the beginning of civilization. Games of skill require more than just a push of a button or the roll of a dice. The three games that fall under the Games of Skill category are Draw Poker, Blackjack and Pai Gow. However, there are a few games that are placed within the games of skill category. Texas hold'em, Craps and Roulette are games that often are categorized incorrectly. Most players think that these games require skill and in some aspects they do, however, they are not considered games of skill. When gambling, what is the true difference between games of skill and chance? In a game of chance, the house has the advantage, and in the game of skill, the player must know the game thoroughly to have the ability to change the game and gain the advantage. People usually think there are more games of skill than there actually are. For example, Craps, Roulette and Texas hold'em are sometimes mistaken for games of skill. The paper will develop a clear distinction between games of chance and skill; the three major games of skill are Blackjack, Poker, and Pai Gow.

Keywords: Pai Gow, Blackjack, Draw Poker, Games of Skill

## HISTORICAL PERSPECTIVE

Gambling is defined as: “Betting on an uncertain outcome, as of a contest, and to take a risk in the hope of gaining an advantage or a benefit” (Free Dictionary). The true start of gambling has not been recorded, but it is said to be, “as ancient as time itself” (Rudd, pg. 1). There are true examples of gambling by the pharaohs of Egypt, on their walls, in the deep caves of France, and spread all over Europe.

Today, gambling takes many different forms. For example, there are commonly known casino games such as (Slot Machines and Table Games) and non-casino games (Carnival Games, Coin Toss, and Sports Betting). Games like these have spread across most parts of the world today. In the United States, only Utah, for religious reasons and Hawaii, because they are a paradise, has rejected all forms of gambling (Rudd, pg. 19).

## GAMES OF CHANCE

All games of chance are based on random number generators (RNG) where the house always has an advantage. The more traditional games of chance are Slots, Roulette, Baccarat, and Craps. When you play these types of games, you play against the house, which always has a slight advantage. The only technique the player can use is to try to predict the future (Drayman, 2011).

When using slot machines, the player has no ability to change the outcome when the reels stop, so it is only by chance that one wins. Also, for a game like roulette, the player only bets on the number(s) or color(s), and again the outcome is random. Games of chance are usually rigged with sucker bets, which also go against the players odds (Drayman). However, there are some casino games in which the players have a better advantage, and those are known as games of skill.

## GAMES OF SKILL

Games of skill involve only a few casino games where the player can change the outcome or their probability of winning by using some physical or mental skill. There are only three casino games that involve skill and they are Blackjack, Poker, and Pai Gow.

With these three games it is always necessary to know the game thoroughly to have better odds of winning. Winner Online states: The basic rule of thumb in a game of skill is you pay to play and then adjust your bets once you see what you’ve got, and you can create a single situation where the odds favor you and not the house ( Rudd, pg. 1-2).

The first game of skill mentioned is Blackjack, which is a game of cards with a goal to beat the dealer or reach “21” while avoiding busting. This game is the most popular table game in the United States, Canada, and the Caribbean (Rudd, pg. 53).

In Blackjack there are three strategies/skills that players use to help strengthen their advantages on becoming a winner. The first is just a basic strategy of hitting, standing, splitting pairs, and doubling down. This strategy is able to be accomplished by anyone, and there is a color coated “Help Guide” a player uses in hopes of winning.

The second strategy is to incorporate composition-dependent strategy. This strategy involves knowing when to hit, stay, or fold in close call situations. Last of all,

the final strategy is “Card Counting”. This can actually give any player a large advantage in the game of blackjack, but the casinos do everything they can to prevent this from happening (Grochowski).

The second game is Poker, and a good poker player must have some of the same skills that are needed in Blackjack. The players must understand the “Mathematical probabilities and the psychological conditions at the table, intermingling with his or her own personal knowledge and courage” (Rudd, pg. 56). These skills are very important because the players need to be able to read their opponents while paying attention to the cards on the table.

The third game of skill is Pai Gow. This is a game that involves seven cards, and the player makes the best “two” and “five” card hand (Rudd, pg. 65). The skills that are involved in this game are the combination of all Blackjack and Poker skills. It is always important to remember that only in the games of skill does a player have the ability to change the outcome in their favor.

## PAI GOW

Pai Gow Poker is a poker variant played with a standard 52 card deck with the addition of one Joker or Wild Card, making for a total of 53 cards. In standard casino play six players are seated at the table in addition to the dealer. If less than six players are seated, cards are still dealt to the empty seats. The game begins after a banker has been selected. Each player has made a bet and is dealt seven cards. From these seven cards the player will make two separate poker hands, one 5-card hand and one 2-card hand.

What makes this game different from other forms of poker or Blackjack is that players are not necessarily trying to beat the house. Instead, the players are trying to beat the person at the table that has been deemed the banker. In order to win the game, the player must be able to beat the banker’s 5-card and 2-card hands, respectively. If the player can only beat one of the banker’s hands then the game is a push and no money is won or lost.

Should the player not be able to beat either of the banker’s hands, then the player loses his or her bet to the banker. In the event that the player and the banker have a matching hand, the tie goes in favor of the banker. In most casinos the house takes a percentage of all money bet, regardless of the outcome of the hand. Other casinos or online gambling institutions will only keep a percentage (usually 5%) of any money that would be paid out as a result of beating the banker. The house does this because of the general slowness of gameplay and because of the frequency of pushes involved in the game. Taking this percentage is what makes the game profitable for casinos (Wizard of Odds, 2011).

While splitting the initial 7-card hand the player must make sure that his or her 5-card hand has a higher poker value than that of the 2-card hand. Because of this rule the 5-card hand is traditionally referred to as the “high hand” and the 2-card hand is referred to as the “low hand.”

Pai Gow uses the standard hand rankings of traditional poker with two variances that are provided by the addition of the Joker to the deck. These are that a hand of five Aces now holds the highest value, as opposed to the traditional Royal Flush, and that most casinos will view a 5-card straight of ace, two, three, four, five (A-2-3-4-5) as

ranking higher than a 5-card straight of nine, ten, Jack, Queen, King (9-10-J-Q-K), but under a straight of ten, Jack, Queen, King, Ace (10-J-Q-K-A).

The Joker's effect on the game can vary depending on the rules of the house. Some allow the Joker to be played as a wild game with only value the player wishes, but the majority of casinos abide by the rule that the Joker can be used to complete either a straight or a flush in the 5-card hand; otherwise, it is considered to be an Ace (Wizard of Odds, 2011.).

What makes this variation of poker a game of skill is that, as opposed to other variations, the player can form strategies and choose how he or she will choose and play each hand. Since the player can manipulate his cards to form different hands, a level of knowledge and skill is associated with the game that other casino games lack.

When choosing how to play their hand, common strategies have been developed based on the most common hands that players may receive. For example, in a hand that contains no pairs or anything higher, the accepted strategy is for the player to keep the highest valued card in their 5-card hand and place the next two highest valued cards in his or her 2-card hand.

Statistically this will give the player the best chance of forcing a push with the banker and not losing the entire hand even though both of the player's hands have no value. Similarly, it is suggested that if a player has a hand consisting of either three kings or three aces the player should actually split the three-of-a-kind so that a pair is in five-card hand and the other king or ace serves as the high card in the 2-card hand (Casino Bonus, 2011.).

The most difficult part of the game for the player is to try and find the best way to arrange his or her cards. Since all betting is done before the cards are dealt knowing the best times to arrange certain hands gives a player an advantage at the gaming table because it allows the player to minimize the amount of money lost by being able to force a push with the banker.

If the player could make either a decent 5-card hand and 2-card or a strong 5-card hand and a weak 2-card hand, it might be in the player's best interest to make the strong 5-card hand and hope for a push with the banker rather than taking the chances of losing the entire hand with only a half decent 5-card hand and 2-card hand (Casino Bonus Pages, 2011.).

Overall Pai Gow Poker is a variation favored by players who do not like the faster paced style of other poker games, such as Texas Hold 'em or 5-Card Draw. The slow, even pace of the game and the near even odds between the house and player winning usually draws in the type of player who appreciates a game of thought and skill as well as chance; a player that may not be willing to go in all or nothing on one big hand, but who would rather pace him- or herself and use time and strategy to build up the player's potential winnings.

## **BLACKJACK**

All card games have unique histories that roll down the centuries beyond the days of history itself; unfortunately, not always can historians and researchers discover the full trace of a game, as in the case of Blackjack, which eludes scholars even today.

Today it is commonly agreed that the first roots of Blackjack appeared during the 17th century in France, where a game called *Vingt Et Un* was played in French casinos. The name Vingt—et-un means "21" in French, which evidently was not the first ancestor of Blackjack, but it's clear that Blackjack did originate from it, thought the blackjack rules do not resemble it in all aspects.

*Vingt et Un* was very similar to Blackjack, with few minor differences: only the dealer was allowed to double and the betting method was that you would have to bet after each round, which is not like modern blackjack. But as in the traditional Blackjack and other Blackjack variants, *Vingt-et-Un*'s goal was to reach a natural or a total of 21 by using Blackjack's hand ranking system.

The English name Blackjack came from a special feature of *Vingt et Un*, which was a special payout when one had a hand of a Jack and an Ace of spades, hence the term Black Jack. It's the ideal hand of *Vingt et Un*.

Another strong point of turn in the history of Blackjack was after the French Revolution the game migrated to North America; there it gained much popularity since no laws prohibited card games during that time. Professional gamblers understood the huge potential that lays dormant, and soon they developed the Blackjack basic strategy for improving their winning odds. The game had started to gain popularity at the beginning of the 19th century the government of the US had banned and outlawed gambling activities.

The house and the player each have advantages on their side. The house always deals, the house always takes busted losing hands, the house can win even if it bust, the player must bet before he sees his cards, while a house does not, and the house gets its cards last. The advantage to the players are; the player gets paid 3-2 on blackjack payout, the player can draw on 16 or stay on 16 the house must stay, the player can split pairs, the player can double down, the player can double the bet, and in some cases doubling down on two cards totaling 10 or 11, the player can count cards and the player can ensure his bet. All of these privileges are to the player's advantage and denied to the casino. This is a system the players use in order to achieve an advantage over the house. The player assigns a weight average to each card face and sums up the card waits as each new card is turned face up. The count that the player accumulates indicates when the game is favorable to the player so that the player can place larger bets or make changes in his own playing strategy. The casino would like the players to believe that card counting is illegal, however, the card counters are using a higher level of skill than the normal skill that is required to play blackjack therefore improving their odds substantially( Rudd, 2000)

<b>Yes Double Down After Split. Yes Surrender.</b>											
<b>- Dealer's Up Card -</b>											
	2	3	4	5	6	7	8	9	10	A	
17+	S	S	S	S	S	S	S	S	S	X	
16	S	S	S	S	S	H	H	X	X	X	
15	S	S	S	S	S	H	H	H	X	X	
14	S	S	S	S	S	H	H	H	X	X	
13	S	S	S	S	S	H	H	H	H	X	
12	H	H	S	S	S	H	H	H	H	X	
11	D	D	D	D	D	D	D	D	H	H	
10	D	D	D	D	D	D	D	D	H	H	
9	H	D	D	D	D	H	H	H	H	H	
8	H	H	H	D	D	H	H	H	H	H	
5-7	H	H	H	H	H	H	H	H	H	X	
A, 9	S	S	S	S	S	S	S	S	S	S	
A, 8	S	S	S	S	D	S	S	S	S	S	
A, 7	S	D	D	D	D	S	S	H	H	H	
A, 6	D	D	D	D	D	H	H	H	H	H	
A, 5	H	H	D	D	D	H	H	H	H	H	
A, 4	H	H	D	D	D	H	H	H	H	H	
A, 3	H	H	D	D	D	H	H	H	H	H	
A, 2	H	H	D	D	D	H	H	H	H	H	
A, A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	
10, 10	S	S	S	S	S	S	S	S	S	S	
9, 9	SP	SP	SP	SP	SP	S	SP	SP	S	SP	
8, 8	SP	SP	SP	SP	SP	SP	SP	SP	X	X	
7, 7	SP	SP	SP	SP	SP	SP	SP	H	X	X	
6, 6	SP	SP	SP	SP	SP	H	H	H	H	X	
5, 5	D	D	D	D	D	D	D	D	H	H	
4, 4	H	H	SP	SP	SP	H	H	H	H	H	
3, 3	SP	SP	SP	SP	SP	SP	SP	H	H	X	
2, 2	SP	SP	SP	SP	SP	SP	H	H	H	H	
	<b>STAND</b>	<b>HIT</b>	<b>DOUBLE DOWN</b>	<b>SPLIT</b>	<b>SURRENDER</b>						

*\*\*This image will give you the proper idea of what your best option is when the dealer shows certain face up cards.\*\**

cards to obtain a better hand and thus increase their odds of winning the game.

Five Card Draw poker is a game of strategy. Unlike other forms of poker like Texas Hold'em, in which the player only gets to decide when to bet, check or fold, Five Card Draw poker allows the player to exchange cards with the dealer at the beginning of the game to try and better their hand.

The way Five Card Draw poker is played in a casino is typically with a dealer and with a max of ten players. In the first hand, the player to the left of the dealer is given a dealer chip. This means that this player will be dealt last and that the person the dealer chip has to play a small ante and the player to the left of the small ante has to play the big ante all before any cards are played.

For example, in a \$5/\$10 no limit \$100 buy in, the small ante is \$5, the big ante is \$10 and the minimum buy in to sit at the table is \$100. Once the big and small antes are played on the table, the actual casino dealer deals the cards, starting with the small ante and rotating clockwise around the table, dealing each player five cards face down.

Once all the cards are on the table, the players pick up their cards to see what they have been dealt while hiding them from the view of the other players. Now there is a round of betting starting with the player who had the small ante. The player with the small ante can either "check" by placing \$5 more into the pot, matching the big ante of

Today Blackjack is a classic game played in the US, Canada, Australia, Europe and many other places around the globe. Internet blackjack is growing in popularity during the last few years, and hopefully blackjack would continue to be the classic game it is today.

Since Blackjack is a game of skill, because players having to make a decision on whether to take an additional card from the shoe, it is best to know what your odds are, when to hit, stand, or double down.

## DRAW POKER

A game of strategy is a game in which the player decision making can change the outcome of a game. In a casino, games of strategy differ from games of chance in that a game of strategy gives the player the opportunity to better their chances of winning the game. This means that the players not only get to choose when to bet, check or fold, but they also get to exchange odds of winning the game.

\$10, fold, or raise the pot. If first player puts \$5 more into the pot and checks, then the next player has the opportunity to check, fold or rise. This goes on until the pot is evenly matched with the players who wish to stay in the game.

What makes Five Card Draw poker a game of strategy? A player makes a decision whether to keep the hand he or she was dealt or trade cards in with the dealer, typically, a player is allowed to trade in up to three cards, but in certain games, may trade in a fourth card if the player has either an ace or a wild card.

Like the dealing and betting, this is done in a clockwise fashion starting with the player to the dealer left. Once everyone remaining in the game has exchanged cards, there is another round of betting. Once all betting comes to an end, the remaining players flip their cards over, revealing them to the table and the dealer, and the player with the best hand wins the pot.

The order in which hands go is a high card, two of a kind or a pair, two pair, three of a kind, a straight, a flush, a full house, four of a kind, a straight flush, or a royal straight flush. An example of a high card hand would be a 2 of clubs, 5 of hearts, 7 of diamonds an 8 of clubs and a queen of hearts. The queen of hearts in this players hand would be his or her high card.

This is only relevant if the remaining players at the end of a game do not have anything better than just a high card. Then the player with the highest card in his or her hand wins the pot. A hand with a pair would beat a player with a King of Hearts, a King of Spades, an 8 of Diamonds, a 5 of Clubs and an Ace of Spades. In this case the player would have a pair of Kings with an Ace kicker. The Ace kicker would only come to play if the other player in a game also has a pair of kings, but only has a queen kicker. The player with the higher kicker wins the hand.

Next, an example of Two Pair would be a hand with two aces and two 6's and a 5. An example of Three of a Kind would be three 7's, an ace and a 9. An example of a Straight would be if a player had a 4, 5, 6, 7, and 8 but not of the same suit.

An example of a Flush would be if a player had a king, 9, 4, 3 and a 2 all of hearts. A Full House would be if a player had three Queens and two 5's. This would be described as Queens over 5's.

An example of a Four of a Kind would be if a player has four 10's and a Queen. The next best hand, a Straight Flush, would be if a player had a 5, 6, 7, 8, and a 9 all of the same suit. And finally, the best hand in Five Card Draw Poker is an Ace, King, Queen, Jack and a 10 all of the same suit.

Five Card Draw Poker is an American game of strategy. It allows players who are more experienced at playing cards a better chance of winning because the players can exchange cards and not just rely on luck to win the game. Also, Five Card Draw Poker is a game where players only play against other players and not the house, so there is no house advantage. This gives experienced poker players an edge over those less experienced. But of course, the house will always take a small percentage of the pot for allowing a player to play at their table in their casino.

## CONCLUSION

Sometimes it is difficult to differentiate between Games of Skill and Games of Chance. The rules, setup and skills required for Blackjack, Poker and Pai Gow are

presented. These three card games are among the most popular games of skill within the Casino gaming. As previously stated, games of skill similar to these can date back to ancient Egyptian times.

Each of these games requires different skills in order to play effectively. For instance, in Poker, each player is playing against the other members in that particular game. Poker requires each player to have a sense of what the other player is trying to do, or to have an ability to read body language and decipher tell signs.

The skill involved in this game differs from other games, such as Blackjack. In Blackjack and Vingt et Un, players play against the dealer, opposed to Poker where players play against other members at the table. The skill associated with Blackjack involves being able to estimate the probability of the next card as opposed to reading body language and judging other players actions. One skill requires a sense of probability and the other one requires a developed sense of non-verbal communication.

Pai Gow is a game that requires tactics. Playing Pai Gow requires constant thought, in multiple steps, developing a concise plan of action. Developing different skill sets that are required to play this game successfully. These three games, each apple different approaches required to be successful. Body language to a sense of probability and then strategy, these games provide an overview of the different skill sets required in games of skill.

Games of skill require more than just a push of a button or roll of a dice. Poker, Blackjack and Pai Gow are all very good examples of games that require skill. Games of chance are more leisure like game; however, the players have no control if they win or lose. Games of skill such as the ones described above require more thought and effort; however, winning can be controlled by the player.

As a result, games of skill have become more competitive and popular. The World Services of Poker grosses approximately \$86 million annually (Rudd). This number shows the popularity of skill games.

Games of skill are not limited to the games described above. Each game does require some sort of skill. Cards, chips, dice, machines and special tables to play games on are all a part of our modern day gaming industry. These games are not only for leisure and Casinos and other gambling establishments contribute to various levels of the community. Events such as community Bingo nights and the Lottery all contribute to community fellowship across the United States. Playing cards is a form of entertainment that dates back to ancient origins and still is prevalent in modern society.

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