

KVITLACH

OBJECT: To reach 21, or as near as possible to 21, without going over 21.

There are 2 Kvitlach decks in a pack. Each deck has 24 cards - 2 of each number from 1-12 (1 pack = 48 cards)

Special cards: the 2 and the 11 cards are framed. Special card rules will apply (see below)

Minimum is 2 players, but 3 or more is recommended. 2 decks (1 full pack) are recommended for 4-6 players.

RULES

1. Decide who starts as the Banker (draw cards, age, etc.). The bank is funded by the Banker with a pre-determined amount (e.g. \$2.00) and each of the other Players puts in half of that amount.
2. Banker starts from his/her left and deals each player a card **face-down** (meaning: Players look at their cards but must not show them to the other Players or the Banker).
3. The Banker asks the first Player on the left how much Player wants to bet (decide before game on a maximum bet, e.g. 50 cents).
4. Player places bet in front and the corresponding amount is **set aside** by the bank.
5. Player requests to be dealt more cards one at a time (**face-down**)
6. If Player reaches exactly 21, Player automatically **wins** bet and that Player's cards are placed face-up.
7. If Player goes over 21, Player automatically **loses** bet (bet goes into bank). Cards are placed face-up.
8. At any time, Player can stop requesting cards and have an "open bet" (keeping all cards "**face-down**").
9. Banker proceeds with each following Player to the left in the same manner.
10. Banker plays his hand after all Players had their turn or **all of the bank money** has been set aside to cover open bets (example: Bank has \$3.00 and there are currently \$3.00 of "open bets")
11. Banker plays his hand similarly, keeping initial card **face-down** and drawing one card at a time, **face-up**.
12. If Banker reaches exactly 21, **Banker automatically wins** all open bets and places winnings in bank.
13. If Banker goes over 21, **all Players automatically win** their open bets. They take back their bet plus the same amount out of the bank.
14. If Banker stops before reaching 21, all Players with an **equal** or **lower** amount **lose** their bets. Players only **win** with an amount **greater** than the Banker (and obviously not over 21).

SPECIAL CARD RULES

15. The #12 Card: A Player or Banker can decide at any time to value his **#12 card** as a 12, 10, or 9. Therefore, if a Player or Banker draws **TWO #12s** as first 2 cards drawn (the initial card plus the next card drawn), that would **equal 21** (12 + 9) and an **automatic win** for that Player or Banker.
16. Frame Cards (#2 and #11): If a Player or Banker draws **2 Frame Cards** as the first 2 cards drawn it is considered an "**Automatic 21**" and an **automatic win** for that Player or Banker.
17. "Elvaroon": If a Player's cards reach a total of exactly 11, Player can call "**Elvaroon**" (eleven) which:
A) **Protects** Player from losing with the next card drawn (meaning, drawing an 11 and going over 21), and...
B) Allows Player to **raise bet** (up to maximum allowed or available in Bank)
If the next card Player is dealt is an 11, that 11 can be rejected. Player takes the following card instead. Of course, Player would not invoke this rule if Player initially had a single (framed) 11, because a second (framed) 11 would then give Player an Automatic 21.
18. **Many** play Kvitlach with a rule that the Banker **must** draw a card if Banker has a card total of 16 (or 15).
19. Starting with the 4th round, if the Banker draws as the **initial card** a 4 or a 7, Banker takes the funds in the Bank, and the role of banker passes to the right.
20. If at any time there is **no money** left in the bank after settling all open bets, the current hand ends and the role of Banker passes to the right.

Have A Great Time!

(email your questions to Kvitlach@gmail.com)

