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# Ultimate Guide to Las Vegas Baccarat!



**Silverthorne Publications, Inc.**

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## Best Vegas Casinos for Baccarat

Ah, baccarat. It's a game that many gamblers have never learned to play. The haughty atmosphere and high limits can make baccarat look very confusing, which is somewhat ironic; in actuality, it's fairly easy to understand, and even easier to play! In fact, you don't have to know how the game works to play it (hint: bet on the banker every time for the best results).

Here's the bad news: baccarat isn't a game you can beat. There's no strategy that will give the player the edge, and attempting to card count in baccarat is, in any practical sense, futile (unless you have a computer for a brain and don't mind betting thousands of dollars at a time for an edge of a couple cents once every few hundred hands or so). On the other hand, the house edge isn't half bad; the banker bet has only a 1.06% edge, and the player bet is reasonable too, coming in at 1.24%. Just don't take the tie bet, which usually has an edge of over 14% for the casino.

Baccarat rules in Las Vegas are pretty standardized, so picking between different casinos is difficult. Of course, there are exceptions, such as the Sahara's short lived experiment with commission-free baccarat back in 1989, but for the most part, every baccarat game you play will be more-or-less identical.

What it really comes down to is the atmosphere. Where can you get an authentic baccarat experience, which includes high limits, serious players, and the feeling that you're truly part of an elite game? We've picked out a few of the most luxurious casinos as our best Vegas casinos for baccarat.



*Baccarat is the game of choice of Asian gamblers with it's low house edge offering the chance of big wins*

### **The Wynn Baccarat**

Talk about upscale! The Wynn is one of the shining jewels of the Las Vegas Strip, the Wynn definitely caters to a high-end crowd. Table minimums can sometimes hit \$100 in here during the busiest times of the year, and that's not even in the high-limit areas. If you're looking for a place where you can hang out with other high rollers and play baccarat in peace, the Wynn should be right up your alley.

### **The Bellagio Baccarat**

Even though it's not the newest resort stop on the Strip, the Bellagio has a reputation for being one of the swankiest casino-hotels on the block, and definitely attracts its share of whales playing table games, poker, and – of course – baccarat. There's a special high-limit lounge known as Club Privé, which caters to those who want a secluded, elite experience. It may all feel just a bit pretentious, but when it comes to baccarat, that might not be such a bad thing after all.

### **Caesars Palace Baccarat**

If there's one casino that screams opulence on the Strip, it's Caesars Palace. The Roman theme is pervasive, and for high-rollers, it's a great place to be treated like a king. This is especially true in the Palace Court area, where you'll find high-limit baccarat and other games that should satisfy your need for atmosphere.

### **Golden Nugget Baccarat**

Most properties away from the Strip can't quite compete with the glitz and glamour there, but we wanted to highlight a few spots away from the obvious tourist spots that might give you a taste of the high life. In the Downtown area, there's no better casino for big spenders than the Golden Nugget, one of the classic Vegas casinos. They offer baccarat, and it's especially popular in their high-limit salon.

### **The Rio Baccarat**

For the Off-Strip crowd, we'd like to highlight The Rio. It's not as fancy as the upscale Strip joints, but it has a lot of atmosphere, which is the main thing we're looking for when we sit down at the baccarat table. There's a reputation here for offering bad odds compared to most casinos in the city, but for baccarat, that isn't really an issue.

#### **Honorable Mentions**

Looking for some more great places to play a few hands of baccarat? Here are a few other locations worth checking out:

### **The Strip Baccarat**

- Aria
- The Cosmopolitan
- The Venetian

### **Off-Strip Baccarat**

- Green Valley Ranch
- The Palma

## Mini-Baccarat

*It's fun, it's easy, and it's one of the best bets in the house* “You don't have to know anything about cards and you don't have to be a high roller,” is the way one Atlantic City pit boss put it when he was explaining the game of **mini-baccarat** to me some 28 years ago. And you know what? He was absolutely right.

### Why Play Mini-Baccarat?

Ok, you're probably thinking to yourself, “What's the big deal about this relatively obscure casino game?”

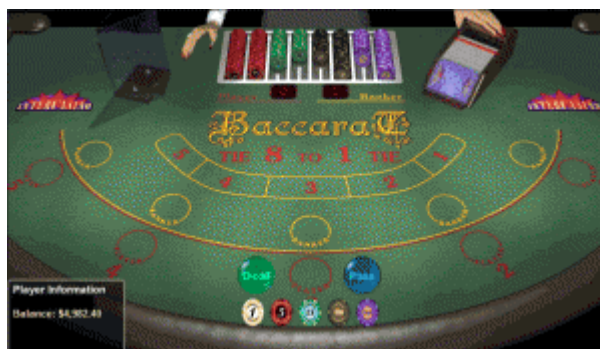
Here's the scoop. You can get a return close to 99% of all the money you bet on mini-baccarat, and you don't have to be an Einstein to play.

If you're a slot player, take a look at the slot returns summarized in Casino Player's “Slot Chart” and tell me the number of times you see any denomination slot machine in any casino jurisdiction return 99%?

I'm waiting.

If you're having a hard time finding any, don't be surprised, because most slot machines pay less than 99%. The point is that mini-baccarat offers slot players a better value.

How about you table game players, scoffing at your fellow players who play the machines? If you're playing blackjack using “intuition” to guide your playing strategy decisions, guess what? You're lucky if you get back 98% of the money that you're betting. And you “roll dem bones” craps shooters who love to make a few bets on the numbers or on the hardways along with your pass line wager—you're also in for a surprise. Your overall return ain't close to 99%. Ditto for the roulette, Let It Ride, keno, Pai Gow Poker, Caribbean Stud, Three Card Poker, and unskilled video poker players. Nothing comes close to that 99% return you'll get for playing mini-baccarat which, remember, requires little to no effort to master.



## How to Play

How simple is it to play mini-baccarat? It's as easy as picking heads or tails in a coin flip.

Only instead of heads or tails, in mini-baccarat you must pick either the Bank Hand or the Player Hand.

Now tell me that's not easy.

Where do you find mini-baccarat tables in a casino? Not in the baccarat pits, where the high rollers play the traditional game of baccarat (à la James Bond), but on the main casino floor next to the blackjack tables.

Nowadays, mini-baccarat tables come in different shapes and sizes. Some are semi-circled like blackjack tables and others are rectangular, sort of like a smaller version of the regulation-size tables you see in the baccarat pits. Don't let the size or shape confuse you. They all have the same rules and the table minimums are usually more in line with what you'd find with the other table games on the main casino floor.

Mini-baccarat is a card game dealt with six or eight decks of cards. The objective of the game is to guess which of the two dealt hands—Bank or Player—will have the higher total. The hand closest to 9 is the winner. If you guess right, you win and the casino will pay you 1 to 1 (bet \$5 and you win \$5). If you guess wrong, then you lose your bet. In the event both hands tie, it's a push and you don't win or lose.

All the cards in mini-baccarat count their face value, except for 10s and picture cards, which count as zero, and the Ace, which counts as 1. So, if the Bank Hand had a 3 and 4, the total of the hand is a 7. If it contained a 2 and 10, it would total 2 (remember that 10s count as zero).

Just like 21 is the highest hand in blackjack, 9 is the highest hand in mini-bac. You can't bust in mini-baccarat like you can in blackjack. If the cards in the Bank or Player Hand total more than 9, then the count is adjusted by subtracting 10. So a hand that contains a 5 and 7 equals 2 (12 minus 10). Another quick way to adjust your total if it exceeds 9 is to just ignore the first digit in the total. In the above example, a 5 and 7 equals 12. If you ignore the first digit (the 1), your adjusted total is 2.

### **Why You Won't Feel Intimidated When You Play**

Most recreational casino players feel uneasy playing blackjack or craps because they're afraid if they make a mistake, it will upset other players or, worse, cause them to lose. Or they feel intimidated by the dealer, the fast pace of the game, the confusing playing rules, and the stress of having to learn and make the right play in seconds.

Well, put all this behind you, because when you play mini-bac, you don't have to be concerned about any of the above.

Visualize yourself walking into your favorite casino and taking a seat at a mini-baccarat table. You place some cash on the green felt layout; the casino dealer counts it and gives you the equivalent amount in casino chips. You look down at the green felt layout and directly in front of you is a clearly labeled area for you to place your wager on either the Bank Hand or the Player Hand. You decide to make a minimum wager on the Bank Hand, so you place a red chip there. Believe it or not, that's all you need to know to play the game.

When you play mini-baccarat, it's just you against the dealer, just like in blackjack. There could be other players, but you're not playing against them. How you bet has no bearing on the outcome of their hand. And since there aren't any complicated rules or playing strategies to memorize, you can't make a "dumb" playing mistake or bet incorrectly or do



something that will get your fellow players upset. In other words, you will never feel intimidated when you play mini-baccarat. If anything, you'll find the atmosphere downright friendly.

### **Mechanics of Playing**

Unlike at the traditional baccarat tables, where players deal the cards, with mini-bac, the casino dealer does all the dealing. In fact, the dealer does everything (all you do is make a bet and collect your winnings).

### **Here's how the game is played.**

Once all players have made their bets, the dealer will deal two cards face down to the Player Hand and another two cards face down to the Bank Hand. The dealer places the cards for both hands in the designated Player and Bank hand areas in the center of the layout. These two hands are the only hands that are dealt. Think of them as community hands in which all players have their bets riding on one or the other hand.

Now the excitement begins. The dealer faces the cards and announces the total or score for each hand (for example, the dealer will say "Players have 5 and Bank has 7").

Sometimes the game ends right then and there with the hand that has the higher score declared the winner. Other times, one or both hands will be required to draw a third card. Now don't panic, because you don't have to make the decision whether or not one or the other hand should draw a third card. There are rigid casino rules that determine which hand should get a third card, and the dealer is paid to know them. He makes all the decisions. Just keep in mind that it's not necessary to learn them in order to play mini-baccarat.

### **Third Card Drawing Rules**

#### **Rule #1**

If either hand totals a natural 8 or 9, the round is over and both hands must stand (i.e. neither hand draws a third card). If neither hand has a natural, then the Player Hand must act first.

#### Rule #2

If the initial two-card Player Hand totals 5 or less, the Player Hand must draw a third card. If the total is 6 or 7, the Player Hand must stand.

#### Rule #3

If the Player Hand stands, the rules for the Bank Hand are the same as the Player's (Bank Hand must draw a third card on totals of 5 or less and stand on 6 and 7).

#### Rule #4

If the Player Hand draws a third card, the Bank Hand must stand or draw according to the following chart:

#### **What Makes Mini-Bac “Fun”**

If you glance at the table, you'll see that the third card draw rules for the Player Hand are not the same as the third card rules for the Bank Hand. This difference results in the exciting outcome of most hands. For example, suppose the following cards were dealt to the Player and Bank Hands:

Player Hand: 2+3=5

Bank Hand: Ace+2=3

At this stage of the game, the Player Hand is beating the Bank Hand by a score of 5 to 3. Players who wagered on the Player Hand wish the game would end right there, because the Player Hand would be declared the winner. But check Rule #2. It states that the Player Hand must draw if the initial two-card Player Hand totals 5 or less. So in our example, even though the Player Hand is ahead, it must draw a third card.

So what's the big deal you ask? Suppose the draw card was a 6. This would give the Player Hand a final score of 1, and in the time it took for the dealer to face that draw card, the Bank Hand has taken the lead. But all is not lost for Player Hand bettors. Rule #4 states that if the Player Hand draws, you need to check the table to determine if the Bank Hand draws.

Suppose the draw card was an 8, which now gives the Bank Hand a final score of zero ( $Ace+2+8=0$ ). The Player Hand, which was in the lead, then fell behind, finally ends up victorious with a final score of 1 over 0.

Do you see why mini-bac is not only easy to play but exciting? In fact, when third-card draws are involved (which they often are), the excitement escalates, as the lead can change several times until the last card is drawn.

Let's try a few hands to be sure you get the hang of the three-card draw rules. (Again, you don't have to memorize these rules, but you'll quickly see how easy they are to become familiar with.)

Player Hand:  $3+2=5$

Bank Hand:  $7+2=9$

Game over. Bank Hand has a natural 9 and by Rule #1, neither hand can draw. Bank Hand wins 9 over 5.

Player Hand:  $7+10=7$

Bank Hand:  $2+2=4$

Player Hand with a count of 7 must stand (Rule #2). The Bank Hand with a count of 4 must draw (Rule #3). Suppose the draw card was a 5, giving it a final count of 9 ( $2+2+5=9$ ). The Bank Hand would win with a score of 9 over 4.

Player Hand:  $Q+3=3$

Bank Hand:  $8+9=7$

Player Hand has a count of 3 and must draw (Rule #2). Suppose the draw card was an 8, giving it a final count of 1 ( $Q+3+8=1$ ). To determine if the Bank Hand must draw, check the table in Rule #4. It shows that when the Player Hand third-card draw was a 3, a Bank Hand that totals 7 must stand. Therefore, the Bank Hand beat the Player Hand 7 over 1.

### **The Odds**

The big turn-off in mini-baccarat is the 5% commission that is charged to a player every time he bets on the Bank Hand and wins. Why do you have to pay this commission in the first place? And why only on the Bank Hand and not the Player Hand?

Remember I mentioned that the rules for drawing a third card are not the same for the Bank Hand as they are for the Player Hand? In fact, the third-card rules happen to favor the Bank Hand. So much so that the Bank Hand actually wins more than 50% of the time. If you discount the hands that tie, the Bank Hand wins 50.68% of the time and the Player Hand wins 49.32% of the time. What's so significant about this? If all you did was bet on the Bank Hand, you'd become very rich; you'd have slightly more than a 1% advantage over the Player Hand. Of course the casinos are well aware of these percentages, which is why they charge the 5% commission every time you win a Bank Hand bet (you only win 95 cents on the dollar on all winning Bank Hand Bets). By charging the 5% commission, the player's advantage will be eliminated and the casino will enjoy a 1.06% edge (still nearly a 99% return to the players).

A word about how the dealer collects the commission: You don't have to fork over the 5% commission every time you win a bet on the Bank Hand. Instead, the dealer will place a marker in a commission box located in front of him. This is how he keeps track of how much money a player owes the casino in commissions during the play out of a shoe.

At the end of a shoe (or when you decide to quit if it's in the middle of a shoe), the dealer will add up your IOUs and you're expected to pay up.

The key point is that even with the 5% commission, the Bank Hand bet is still a better bet than the Player Hand. As you'll see shortly, we'll take advantage of this by limiting our betting to only the Bank Hand.

### **What About the Bet on the Tie?**

I haven't mentioned the tie bet yet because it's a sucker bet.

Essentially, players can make a wager that the Bank Hand and Player Hand will have the same score by placing their chips on the area of the layout labeled "Tie Bet." If the hands have the same score, you'd win the tie bet and get paid at 8 to 1 odds, which means if you bet \$5 you'd be paid \$40. If the hands do not tie, you would lose the bet.

The tie bet is a typical long shot wager that you find in most casino games. The casino's edge is about 14%, which make this bet prohibitive. Bottom line—save your money and ignore the tie bet.

### **Keeping Track of Streaks**

You will often find players keeping track of the sequence of wins on the Bank, Player or the tie bet. In fact, casinos will provide players with a handy scorecard to record the win/lose/tie results of the previous hands. Is there any advantage to keeping score?

The answer in a nutshell is no. What these players are doing is looking for trends to guide them in their betting (so-called pattern betting). Trends are nice, but the problem is that past trends have no correlation with the odds of winning the next hand. In other words, keeping score of streaks is completely useless for predicting the results of future hands.

## Summary of Las Vegas Baccarat Tables

There are no important rule variations in Las Vegas Baccarat or Mini-Baccarat. Availability, minimum bet sizes and quality of comps are main differences. Sixteen Vegas casinos with a total of 169 tables offer baccarat and there are 37 casinos that offer Mini-Baccarat with a total of 155 tables. Below are the license counts for Clark County:

### Baccarat in Las Vegas

<b>Casino</b>	<b>Tables</b>
<b>Bally's</b>	<b>9</b>
<b>Bellagio</b>	<b>21</b>
<b>Caesars</b>	<b>10</b>
<b>Gold Coast</b>	<b>1</b>
<b>Green Valley</b>	<b>3</b>
<b>Hard Rock</b>	<b>1</b>
<b>Harrah's</b>	<b>1</b>
<b>Las Vegas Hilton</b>	<b>2</b>
<b>Mandalay Bay</b>	<b>18</b>
<b>MGM</b>	<b>20</b>
<b>Mirage</b>	<b>14</b>
<b>Palms</b>	<b>1</b>
<b>Rio</b>	<b>1</b>
<b>Treasure Island</b>	<b>9</b>
<b>Venetian</b>	<b>25</b>
<b>Wynn</b>	<b>33</b>
<b>Total</b>	<b>169</b>

In mini-baccarat the players do not touch the cards and it is much faster so even though minimum bets may be lower your average win rate using a winning system could be higher. Here are the casinos that offer mini-baccarat:

<b>Casino</b>	<b>Tables</b>	<b>Casino</b>	<b>Tables</b>
Caesars	23	Golden Nugget	2
Palace Station	14	Monte Carlo	2
Gold Coast	12	New York New York	2
MGM	8	Palms	2
Planet Hollywood	8	Stratosphere	2
Mandalay Bay	7	Suncoast	2
Las Vegas Hilton	6	Sunset Station	2
Rio	6	Treasure Island	2
Bally's	5	Venetian	2
Bellagio	5	Binion's	1
Wynn	5	El Cortez	1
Flamingo	4	Excalibur	1
Harrah's	4	Green Valley	1
Luxor	4	Hard Rock	1
Mirage	4	Plaza	1
Orleans	4	Riviera	1
Red Rock	4	Santa Fe Station	1
South Point	3	Silverton	1
Boulder Station	2		
		<b>Total Minis</b>	<b>155</b>