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 jack 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.