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### The History of Baccarat

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The true origins of modern Baccarat are probably lost to history. The first time the game Baccarat (spelled Baccara) was mentioned in print by a contemporary observer was in the early 19<sup>th</sup> century. The written record that would document the origins and evolution of the game is, unfortunately, incomplete. However, a close examination of the available material reveals some interesting facts surrounding the history of Baccarat, including a much earlier date for its arrival in the United States, that validates its continuing study.

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Today, Baccarat is one of the most popular games in American casinos, and the undisputed leader both revenue and floor space in Macau casinos. Its history, however, is not generally well-known, and may in fact be unknowable, since there is little documentation of its earliest years. But a study of the existing historical material can still shed a great deal of light on the evolution of this game.

Many authors have guessed at the source of the game of Baccarat, but they are just guesses and hearsay until a pre-19<sup>th</sup> century document describing Baccarat is discovered. There are a couple of plausible origin scenarios. Baccarat may have partly derived from early non-card games such as the Chinese game Pai Gow, played with tiles instead of cards (*pai gow* means to make 9), or it

may have come from the ancient Roman ritual of a vestal virgin casting a nine-sided die to determine her fate. If she rolled 8 or 9 she would become a high priestess, 6 or 7 meant her vestal virgin status was revoked, and any other result required her to walk into the sea and drown. As a "fixed number" card game Baccarat may have taken the number "9" from these two unusual sources. Baccarat, being played with cards, forces us to examine the source of playing cards themselves.

Prior to the invention of the printing press, playing cards were created either by hand painting or with carved wooden blocks used to stamp sheets of paper. The technology for block printed playing cards, as well as the game Pai Gow tiles, arrived in Italy from China sometime after

Marco Polo returned to Italy from his expeditions in the late 1290's.

Circumstantial evidence seems to point to Italy as the likely source for Baccarat, where it may have appeared during the late 13<sup>th</sup> and early 14<sup>th</sup> centuries.

“Jouent aux des, aux cartes aux tables” (*translation: “play of cards at tables”*) a line from a French manuscript dated between 1328 and 1341 was the first mention of playing cards in a historical document. For playing cards to become truly common place they had to overcome a hard fact: that the hand crafting and block printing of playing cards were expensive and time consuming processes that consequently limited the availability of playing cards. A solution was found from an unlikely source, Johannes Gutenberg. His invention of a movable type printing press brought the Bible to the masses and greatly facilitated the printing of books on a number of topics; but he also provided them with another diversion, playing cards, also known at the time as The Devil's Picture Books. Gutenberg printed packs of 78 playing cards the same year he printed the first Bible (a often-forgotten historical irony). The natural result of more people playing card games was for existing games to evolve and for new games (based on older gaming devices) to appear. This is the environment where the modern Baccarat game was born and nurtured.

Most origin legends concerning Baccarat name Italy as its birth place. Baccara is said to mean “zero” in Italian (though this is not actually true). A card game called Tarrochi was one of the first Italian card games documented during the 1300's. No direct relationship with Baccarat has been established; however Tarrochi might be considered the first ancestor of all card games. In the 15<sup>th</sup>

century an Italian named Felix Falguiere<sup>1</sup> is said to have invented the modern form of Baccarat using Tarot cards. Another popular early Italian card game was called; Macao (unrelated to the Chinese Special Administrative Region and gaming mecca). Macao, is often referred to as Italian Baccarat, is a game played to the total of nine and seems to have a longer documented history than Baccarat. It is possible that Baccarat was derived from Macao.

According to the Regis Deloche and Fabienne Oguer in the book *Optimal Play Mathematical Studies of Games and Gambling*, Le Her is another possible relative to Baccarat. In Le Her there are two players only each is dealt one card. The cards are ranks 1 to 13 with the King being the highest rank and the Ace the lowest. The player who receives the first card has the option to exchange his card with the other player. If an exchange is made, player two must draw a new card from the deck. Kings are automatic winners. The first published analysis of Le Her was produced in 1713 by James Waldegrave.

In 1967 G. TH. Guilbaud suggested in his work, *Les problemes de la statistique*, that the old form of Baccarat is derived from Le Her. He based his theory in part on the fact that both games are fixed number games each seeking the highest point total possible. There is also a critical count for both games in which the

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<sup>1</sup> A note about Mr. Falguiere: several web sites report that he created the modern form of Baccarat in the 1940's, a neat trick since he had already been dead for five centuries. The incorrect date was published somewhere and then copied by the next website and the next and eventually might be taken as fact. Until supporting evidence of his contribution can be substantiated, Falguiere will remain with the legends and myths of Baccarat.

player attempts to improve his own hand by taking a card.

Since it is reasonable to surmise, as Deloche and Oguer have, that games evolve from simple forms to more complex ones, than Le Her may indeed be the ancestor of Baccarat. The fact remains, though, that it is still only a theory.

In the 19<sup>th</sup> century Hoyle's Official Rules of Card the description of Baccarat claims a direct relationship to Vingt-et-un. Vingt-et-un is French for twenty-one. We must add the American casino table game juggernaut now known as Blackjack to the list of possible parents of Baccarat. Those early Hoyle books are referring to Baccarat en Banque when they use the word Baccarat, evidenced by the detailed explanation on how to play the game.

Baccarat is known the world over as a French game, so let us look there for a moment. The first mention of Baccara was made by Charles Van-Tenac's in his book called *Album des jeux* published in 1847, Album has a thirteen page mathematical analysis of Baccara, the first known in print. I have been unable to locate a document published by a first person observer prior to the 1847 that mentions Baccarat. The legends go on to suggest that Baccarat came to France via soldiers returning from the Italian conflicts instigated by the French King Charles VIII during the 1490's. As the accounts go the game then quickly became popular with the French nobility. There are tales of the game being played during Napoleon's time, but no mention from actual period documents. As the stories go, while Napoleon was sacking Europe two forms of Baccarat were in vogue; one a banking game called Baccarat en Banque (Baccarat Deux Tableaux) the other Baccarat Chemin de Fer, a non-banking version. These games were popular all

over Europe but reportedly held their greatest sway over the people of France; that is until 1837 when, during the reign of the French King Louis Phillip, casinos were made illegal in France. Baccarat in both forms survived in clubs operating outside of the law in that country and remained fairly popular throughout Western Europe.

The words "Chemin de Fer" means "iron way" or "railway" and the action of the shoe moving around the table to different players is why the name was adopted for this, most elegant version of Baccarat. The name "Chemin de Fer" helps us date the game. Since the first actual railroad opened in France in 1832 it is reasonable to conclude that the name "Chemin de Fer" would not have been applied to this form of Baccarat until sometime after 1832. While Chemin de Fer could have and probably did exist in its present form under a different name prior to the invention and proliferation of the railroad, the iron way/railway connection seems to suggest Baccarat en Banque is the elder form.

Baccarat en Banque was described in 1911 by "The Official Rules of Card Games Hoyle Up to Date" simply as Baccarat. The Hoyle books make a very clear distinction between the games Baccarat and Chemin de Fer, always listing them separately. Back in the 19<sup>th</sup> century *The New York Times* and other sources also refer to Baccarat en Banque only as "Baccarat." The name confusion seems to have arisen only after gamblers began to call Punto Banco, Baccarat. It seems a reasonable assumption to make that mention of "Baccarat" referencing the time before the 1830's is discussing Baccarat en Banque and not Chemin de Fer or Punto Banco.

Many respected authors who have tackled the subject of Baccarat, from John

Scarne to Steve Forte, (and every one in-between) have placed Baccarat as arriving in the United States around 1911. According to Scarne, Chemin de Fer was played in illegal casinos all over the eastern United States in the early 1900's. Scarne specifically mentions Chemin de Fer being played in 1911 in Saratoga Springs, New York, but he explained it could not compete with two other banking games Craps and Blackjack. Both were widely played by American servicemen during World War I.

The 1911 date appears to be a case of incorrect information being mentioned so often that it has become accepted as fact. I can prove that Baccarat was being played in the United States as early as 1871 in New York State. While other authors maintain that it was Chemin de Fer that was first being played, Baccarat en Banque was the version actually played by earliest American Baccarat punters.

As I mentioned, the first printed record of Baccarat being played in the United States that I have found was written in the *New York Times* 08/14/1871. The article was titled: "The Summer Resorts. Gossip from Long Branch, Saratoga and Newport." According to the article the Club-house at Long Branch was the place to see; "everybody goes to see it, staid country deacons and all. They look with intense curiosity at the faro spread, the roulette table and the Baccarat board..."

In 1899 a group of 30 Frenchmen were arrested in New York City for playing Baccarat. This was chronicled once again in the *New York Times* on November 13, 1899. The organizers of the illegal game complained that their game was targeted and shut down while every liquor store in New York ran illegal gambling operations. Maybe the local

elected officials and law enforcement didn't accept Francs as bribes. The fact remains that Baccarat had a foothold in America in the 19<sup>th</sup> century, decades earlier than previously thought.

Again, these early references to Baccarat are surely concerning Baccarat en Banque and not Chemin de Fer. Before 1959 the term Baccarat meant Baccarat en Banque and Chemin de Fer was used only for the non-banking version of the game.

### **Baccarat in Nevada**

A fact that may surprise you about Baccarat is that it is completely absent from Nevada's 1931 Assembly Bill 98 which legalized casino gambling. The games the Nevada State legislature made legal were: "Faro, monte, roulette, keno, fan-tan, twenty-one, blackjack, seven-and-a-half, big injun, klondyke, craps, stud poker, draw poker..."

Chemin de Fer became the first version of Baccarat to be played in Nevada casinos when the Sands opened a table in 1958, but "Chimney" (as it was often referred to) was never a major game. Chemin de Fer is a non-banking game where the house collects a rake on the winning bets; like modern poker. The modern form of Baccarat seen in today's Las Vegas casinos started out as Punto y Banco and was first developed in Argentina at the Mar del Plata casino sometime prior to 1955. Cuban casinos picked up the game in the 1950s and that is where an American Gambler/Casino boss discovered it. His name was Tommy Renzoni.

In 1959 the Baccarat world changed forever when Tommy Renzoni brought this new version of Baccarat, Punto Banco to Las Vegas from post-Castro Cuba via Argentina. Punto Banco is essentially the modern game of Baccarat we know today.

It is a banking version of Baccarat en Banque and Chemin de Fer. On 11/20/1959, amidst a casino promotional blitz Las Vegas saw a new chapter in gaming history begin, the first Baccarat table opened at the Las Vegas Sands. Baccarat got off to a rough start; losing \$250,000 on its inaugural night. Luckily for today's casino operators the folks running the Sands in 1959 believed in the game and stuck with it long enough for it to show an inevitable profit. I wonder what high limit rooms would be like today if the Sands bosses had decided to give up on Baccarat.

The Baccarat table played in casinos today is not quite identical to the game Renzoni introduced to Sin City. Those early modern Baccarat games played in Las Vegas casinos during the early 1960's had some interesting differences. The initial version of Baccarat had a side bet on naturals that has since been replaced by the Tie wager. The games used cash for all wagers instead of casino cheques (chips, as they're known to most laypeople). There is an instructive photo taken sometime in the 1960's of Frank Sinatra dealing on a Baccarat table covered with cash bets that brings up a little-known bit of Vegas Baccarat history: the cash used on Las Vegas Baccarat tables was waxed with a kind of soap-like substance so it would be easier for the dealers to handle and so the bills would lay flat on the table. It was quite an impressive sight with all those \$100 bills lying around the table. The wax made the bills stand out from a regular bill, which was fine for the casinos but it's interesting to wonder how many banks and store owners across the country refused to take the waxed bills out of fear that they might be counterfeit. Most Baccarat tables in Las Vegas moved from cash to chips in the early 1970s but as late

as the early 1980s, Las Vegas residents and casino patrons were still running across these strange-feeling wax bills from the old Baccarat tables. The necessity of handling cash slowed the game down terribly. Time is money, so the cash was inevitably replaced with casino cheques.

Baccarat play had a very different ambience in Las Vegas during its first thirty years or so. Besides the aforementioned cash play there was an extra employee at many Big Baccarat tables, known as the shill. Shills are casino employees who actually play on the table to keep the action going. Today a shill might be used only in a few poker rooms (where they are known as "prop" players) and in some of the topless pools that have sprung up at most large casino resorts recently.

Back in the early days of Baccarat right up until the 1980s the pretty girl making small wagers and pulling cards from the shoe was most likely in the employ of the casino. These shills made minimum wage and like dealers counted on tips for the lion's share of their income. Many people and players assumed these Baccarat shills were prostitutes, a practice the casinos in fact strongly discouraged.

Here is another oddity about the early Baccarat tables: players in the 1960s and into the 1970s could actually shuffle the cards, which were then (sometimes) re-shuffled by the dealer, as related in the following excerpt from *Baccarat Made Easy* a how-to pamphlet given to customers at the Sahara casino printed in 1973. "Baccarat is played with 8 decks of cards that are thoroughly shuffled, you may help shuffle." It's interesting to imagine how many cheating crews worked those early tables over. The opportunities for fraud are virtually

endless when a mechanic gets his hands on all the cards.

During the first two decades Baccarat was played in Las Vegas there were few tables to choose from. During the 1970s there were reportedly only 15 tables in all of Las Vegas. Adding to the problem of finding a seat was the fact that most these tables were open only part time, during busy shifts. This scarcity of tables made the game appear exclusionary, indeed often the only way to get a seat was to be a high roller or famous enough to request a game be opened for you. Today there are Baccarat tables or at least mini Baccarat table in just about every casino on the strip. Most of the local casinos offer mini Baccarat as well. Of course,

Baccarat is the undisputed king of table games in Macao.

The casino game now known as Baccarat has a long and cloudy history. Its history is akin to evolution with variations of the game gaining and then losing popularity. Baccarat as it is now played in Nevada will continue to evolve as it has always done. As of 2008, there were 24 Baccarat variations approved by the Nevada Gaming Control Board.

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