

UMTALI

The Forgotten Card Game of Colonial Africa

*This pdf. file contains pages 5-37 from "Umtali: Your Guide to Colonial Rhodesian Rummy"
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RULES

PLAYERS: Two.

CARDS: A regular deck of 52 cards. Aces rank low.

THE DEAL: A dealer is agreed upon before the start of play. Thereafter, the deal passes to the winner of each hand. In the event the hand is a draw, the same player deals again.

Cards are dealt alternately. Initially, one player receives 10-cards and the other player receives 11-cards. The player receiving the extra card is at the discretion of the dealer. The remainder of the deck is placed, face down, in the center of the playing surface to form the stock.

The player receiving the extra card plays first. After playing his playable cards (see MELD below) he will begin the discard pile by placing one of his remaining cards, face up, next to the stock. This is the only time a player is not required to draw a card.

THE PLAY: The object of play is to dispose of all the cards in your hand by transferring them onto the playing surface in front of you. The playing surface is divided horizontally between the two players, with the stock and discard pile serving as the center marker, and each player shall play his cards on his respective portion. (This ensures that cards are not co-mingled between the two players as it is essential that the cards remain separate for scoring purposes.) In turn, each player must adhere to the following order:

(1) **DRAW.** Player must begin by drawing one card from either the top of the stock or from the top of the discard pile. When drawing from the discard pile the player may take the top two cards if both of them can be played immediately. (Note: If two cards are drawn in this manner, neither card may be used as a discard for that turn.)

(2) **MELD.** Player must then begin transferring any playable cards from his hand, face up, onto the playing surface in front of him. This process shall continue until the player has no cards remaining in his hand which can be legitimately played. Cards are considered playable if they meet any of the criteria listed in (a) through (f) below:

- (a) **SEQUENCES.** Three or more cards of the same suit, in consecutive order, as in 3-2-A of Clubs.
- (b) **GROUPS.** Three or four cards of the same rank, as in 9-9-9.
- (c) **MARRIAGES.** King and Queen of the same suit.

Should you have cards which can be played in more than one of the above combinations you are free to choose the method of play.

Each sequence, group, and marriage is overlapped in separate vertical columns on the playing surface. When cards of different ranks are involved, as in 10-9-8 of Diamonds or K-Q of Hearts, the highest card is at the top of the column with the others descending in

rank to the lowest.

(d) JACKS. Jacks are always playable, regardless of quantity or circumstances, and must be played as solo cards. As such, Jacks can never be part of an overlapped group or sequence. For example, if you had a group or sequence involving Jacks (i.e. J-J-J or J-10-9 of Spades) then all of the cards involved would be played individually. (See SOLO CARDS below.)

(e) SOLO CARDS. Cards that must be played *individually* and not overlapped. Solo cards, also known as Proper Additions, are any cards from your hand which form a continuation or extension to a sequence, group, or solo card already on the playing surface.

For example,

- * To an overlapped group of three, or a pair (see PAIRS), you can add solo cards of the same rank. (i.e. Another 9 would be a proper addition to a pair of 9's or the 9-9-9 group.)
- * You can add solo cards that are consecutive in the same suit to either end of an overlapped sequence. (i.e. Both the 6-Clubs and the 2-Clubs would be considered proper additions to the 5-4-3 of Clubs sequence.)
- * To a solo card you can add (as a solo card) any card of the same rank, or the next higher or lower card in the same suit. (i.e. To a solo 8-Hearts you can play any or all of the following: 9-Hearts, 7-Hearts, other 8's.)

Solo cards may be played off the opponents cards as well as your own. When playing off your opponents cards merely inform your opponent as to the nature of the play. For example, point out that you are playing the 3-Diamonds off his 6-5-4 of Diamonds sequence. (Note: You would still play the 3-Diamonds on your side of the table for scoring purposes.) With each solo card you play, new opportunities to play additional cards may become available.

The Rule: If a player is able to play on one turn a set of cards forming a valid sequence, group or marriage, they must be played as overlapped cards--they cannot be played as solo cards even if, individually, they would be valid proper additions. (Jacks are the exception. See JACKS above.)

(f) PAIRS. Two cards of the same rank, as in 9-9. Pairs may only be played when going out (see GOING OUT).

(3) DISCARD: Player must end turn by placing one card from his hand, face up, on the discard pile.

Exception 1: A player's final discard, after playing all of his remaining cards, may be made face down thus forcing the opponent to draw from the stock for his last turn. (See END OF HAND below.)

Exception 2: A player is not required to discard if he has played all his cards and has no cards remaining.

GOING OUT: When a player has disposed of all his cards he thereby “goes out”. It is also possible to go out by discarding, if necessary, and going out with a pair (see PAIRS).

END OF HAND: After the first player has gone out, the second player receives *one additional turn* in which to go out. This player may also go out by discarding, if necessary, and playing a pair (see PAIRS). If he is successful then both players calculate their scores. However, if he is unsuccessful, then any cards which remain unplayed from his hand are forfeited to the winner for inclusion in his score. (The option of going out with a pair applies to the second player as well. However, if he fails to go out he must forfeit all of his unplayed cards to the winner without being able to discard.)

SCORING: Both players shall receive points for all cards which they played during the course of the hand. Points are awarded on a *per card* basis in accordance with the following table:

<u>Card</u>	<u>Point Value</u>	
King	5	<u>MARRIAGES SCORE DOUBLE</u>
Queen	5	
Jack	5	
10	5	
Other	1	

END OF GAME: Four hands comprise a game. The player with the highest cumulative score at the end of the fourth hand is the winner of the game.

END OF SESSION: Three games comprise a Session. A player winning two of the three games is the winner of the Session.

* * * * *

The hands which appear on the following pages were played during an actual game. Each hand introduces different aspects of play. Commentaries are provided to assist you.

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THE LESSONS

In the scenario's that follow, both players are facing each other across a common playing surface which is used to display cards which are played, or *melded*, from the hand.

The left portion of the page shows each players hand. Played cards will appear under the heading, "Playing Surface".

I'll discuss the proper way of arranging these melded cards as we progress, but, for right now, just keep in mind that you will receive points for each card you play---even if you don't win the hand.

HAND 1

The cards have already been dealt and Player 2, the initial dealer by mutual agreement, has retained the eleventh card. The remainder of the deck has been placed, face down, in the center of the playing surface to be used as the stock.

Here is the initial deal:

PLAYER 1

Spades: J,7,6,5
Hearts: 10,6
Clubs: 10,5
Diamonds: Q,J

PLAYING SURFACE

Stock
X

Top Discard
(none)

PLAYER 2 (Dealer)

Spades: K,9
Hearts: K,7,5,3,2,A
Clubs: K,9
Diamonds: 10

PLAYING SURFACE

The Dealer plays first, without being able to draw from the stock. Remember, *all playable cards must be played from the hand.*

PLAYER 1

Spades: J,7,6,5
 Hearts: 10,6
 Clubs: 10,5
 Diamonds: Q,J

PLAYING SURFACE

Stock
 X

Top Discard
 5-♥

PLAYER 2 (Dealer)

Spades: 9
 Hearts: 7
 Clubs: 9
 Diamonds: 10

PLAYING SURFACE

K-♠ 3-♥
 K-♥ 2-♥
 K-♣ A-♥

Commentary

Cards played by the Dealer:

- ◇ Played a group of three Kings, overlapped.
- ◇ Played the sequence of 3-2-A of Hearts, overlapped.
- ◇ Ended turn by discarding the 5-Hearts, face up, next to the stock. This will begin the discard pile.

Remember: Overlapped cards are ranked in vertical columns with the highest card on top, descending to the lowest.

Player 1 responds...

Player 1 declines the Dealer's discard and draws the 4-Clubs from the stock.

PLAYER 1

Spades: none
 Hearts: 10
 Clubs: 10,5,4
 Diamonds: none

PLAYING SURFACE

J-♠ J-♦ Q-♦ 7-♠
 6-♠
 5-♠

Stock
 X

Top Discard
 6-♥

PLAYER 2 (Dealer)

Spades: 9
 Hearts: 7
 Clubs: 9
 Diamonds: 10

PLAYING SURFACE

K-♠ 3-♥
 K-♥ 2-♥
 K-♣ A-♥

Commentary

Cards played by Player 1:

- ◇ Jacks are always playable. Played both Jacks, separately, since Jacks are never overlapped.
- ◇ The Q-Diamonds was played off the J-Diamonds, not overlapped.
- ◇ Played the sequence of 7-6-5 of Spades, overlapped.
- ◇ Ended turn by discarding the 6-Hearts.

At this point I'd like to refresh your memory on two aspects of the rules which will come into play shortly:

First, recall that the top two cards may be taken from the discard pile if both can be played immediately.

Second, if all you have left in your hand is a PAIR then you can 'go out'.

The Dealer responds...

The Dealer draws the top two cards from the discard pile in accordance with the rules. (These cards are the 5 & 6 of Hearts.) They give the Dealer, who already has the 7-Hearts, a sequence.

PLAYER 1

Spades: none
 Hearts: 10
 Clubs: 10,5,4
 Diamonds: none

PLAYING SURFACE

J-♠ J-♦ Q-♦ 7-♠
 6-♠
 5-♠

Stock
 X

Top Discard
 (none)

PLAYER 2 (Dealer)

“Goes Out”

PLAYING SURFACE

K-♠ 3-♥ 7-♥ 10-♦
 K-♥ 2-♥ 6-♥
 K-♣ A-♥ 5-♥

9-♠
 9-♣

Commentary

Cards played by the Dealer:

- ◇ The Dealer drew the top two cards from the discard pile and played both immediately to complete the 7-6-5 of Hearts sequence, overlapped.
- ◇ The 10-Diamonds was played off *Player 1's* J-Diamonds.
- ◇ “Goes out” with a pair of 9’s, overlapped. No discard is necessary since all cards were played.

However, Player 1 has one more chance to go out...

Since there's nothing on the discard pile Player 1 must draw from the stock. He draws the 4-Hearts and successfully goes out.

PLAYER 1

“Goes Out”

PLAYING SURFACE

J-♠ J-♦ Q-♦ 7-♠
6-♠
5-♠

4-♥ 4-♣ 5-♣

10-♥ 10-♣

Stock
X

Top Discard
(none)

PLAYER 2 (Dealer)

Out.

PLAYING SURFACE

K-♠ 3-♥ 7-♥ 10-♦
K-♥ 2-♥ 6-♥
K-♣ A-♥ 5-♥

9-♠
9-♣

Commentary

Cards played by Player 1:

- ◇ Drew the 4-Hearts and played it as a continuation of *the Dealer's* 7-6-5 of Hearts sequence.
- ◇ The 4-Clubs was played off the 4-Hearts, not overlapped.
- ◇ The 5-Clubs was played off the 4-Clubs, not overlapped.
- ◇ Played both 10's off *the Dealer's* 10-Diamonds, not overlapped, and thus “goes out”.

It's now time to score the hand...

SCORING

Scoring in Umtali is quick and easy.

- Kings, Queens, Jacks and 10's are worth 5-points each.
- 9's through Aces are worth 1-point each.
- Marriages score double.

Hand 1 is scored as follows:

PLAYER 1 31

PLAYER 2 28

This means that Player 1 will be the dealer for Hand 2.

Keep in mind that a game consists of four hands and that it's the total score from four hands that determines the winner of the game.

Summary Comments on Hand 1

This was a relatively easy hand.

At this stage in the lessons you should feel comfortable with the following aspects of the game:

- How to deal the cards using the 10/11 method.
- The vertical ranking of cards in columns.
- The object of play in melding cards from the hand.
- Which cards and groups of cards are playable.
- What constitutes "Going Out"

Through experience I have found that many beginning students encounter problems in two areas:

- Proper Additions
- Overlapping

Before continuing on to the next hand I recommend that you take a moment to review the Rules with special emphasis on the sections under the subheading '(2) MELD' as well as 'The Rule'.

HAND 2

In this scenario, Player 1 has assumed the position of Dealer since winning the previous hand. He has given himself the extra card and will begin the discard pile after transferring all playable cards from his hand onto the playing surface.

Here is the initial deal:

PLAYER 1 (Dealer)

PLAYING SURFACE

Spades: Q,9,8,4,3
 Hearts: none
 Clubs: 10,5,3
 Diamonds: K,Q,10

Stock
X

Top Discard
(none)

PLAYER 2

PLAYING SURFACE

Spades: Ace
 Hearts: 4,3,2
 Clubs: Q,J,8,2
 Diamonds: 9,8

- Can you tell which cards are playable from the Dealer's hand?

The only playable cards held by the Dealer are the K & Q of Diamonds.

PLAYER 1 (Dealer)

Spades: Q,9,8,4
 Hearts: none
 Clubs: 10,5,3
 Diamonds: 10

PLAYING SURFACE

K-
 Q-

Stock
 X

Top Discard
 3-

PLAYER 2

Spades: Ace
 Hearts: 4,3,2
 Clubs: Q,J,8,2
 Diamonds: 9,8

PLAYING SURFACE

Commentary

Cards played by the Dealer:

- ◇ Played a MARRIAGE by overlapping a King & Queen of the same suit, played on the same turn.
- ◇ No other playable cards. Ended turn by discarding the 3-Spades.

Player 2 responds...

Player 2 decides against taking the 3-Spades from the discard pile and chooses to draw from the stock instead. He draws the 4-Diamonds, which he does not need.

PLAYER 1 (Dealer)

Spades: Q,9,8,4
 Hearts: none
 Clubs: 10,5,3
 Diamonds: 10

PLAYING SURFACE

K-
 Q-






Stock
 X

Top Discard
 4-

PLAYER 2

Spades: Ace
 Hearts: none
 Clubs: 8,2
 Diamonds: 9,8

PLAYING SURFACE

J- Q- 4-
 3-
 2-

Commentary

Cards played by Player 2:

- ◇ Played the J-Clubs. (Jacks are always playable.)
- ◇ The Q-Clubs was played off the J-Clubs, not overlapped.
- ◇ Played the 4-3-2 of Hearts sequence, overlapped.
- ◇ Ended turn by discarding the 4-Diamonds.









The Dealer responds...

The Dealer declines to draw from the discard pile and subsequently draws the 4-Clubs from the stock.

PLAYER 1 (Dealer)

Spades: 9,8
 Hearts: none
 Clubs: none
 Diamonds: none

PLAYING SURFACE

K- 5- 10- 10-
 Q- 4-
 3-
 Q-






Stock
 X

Top Discard
 4-

PLAYER 2

Spades: Ace
 Hearts: none
 Clubs: 8,2
 Diamonds: 9,8

PLAYING SURFACE

J- Q- 4-
 3-
 2-

Commentary

Cards played by the Dealer:

- ◇ As mentioned at the top of the page, the Dealer drew the 4-Clubs from the stock. This completed the sequence of 5-4-3 of Clubs, overlapped.
- ◇ The 10-Clubs was played off *Player 2's* J-Clubs.
- ◇ The 10-Diamonds was played off the 10-Clubs, not overlapped.
- ◇ The Q-Spades was played off *Player 2's* Q-Clubs.
- ◇ Ended turn by discarding the 4-Spades.

Player 2 responds...

Player 2 draws the K-Spades from the stock.

PLAYER 1 (Dealer)

Spades: 9,8
 Hearts: none
 Clubs: none
 Diamonds: none

PLAYING SURFACE

K-♦ 5-♣ 10-♣ 10-♦
 Q-♦ 4-♣
 3-♣
 Q-♠

Stock
 X

Top Discard
 (face down)

PLAYER 2

“Goes Out”

PLAYING SURFACE

J-♣ Q-♣ 4-♥ K-♠
 3-♥
 2-♥
 9-♦ 8-♦ 8-♣ 2-♣

Commentary

Cards played by Player 2:

- ◇ Played the newly drawn K-Spades off *the Dealer's* Q-Spades.
- ◇ The 9-Diamonds was played off *the Dealer's* 10-Diamonds.
- ◇ The 8-Diamonds was played off the 9-Diamonds, not overlapped.
- ◇ The 8-Clubs was played off the 8-Diamonds, not overlapped.
- ◇ The 2-Clubs was played as a continuation of *the Dealer's* 5-4-3 of Clubs sequence.
- ◇ “Goes out” by discarding the A-Spades, face down.

However, the Dealer has one more chance to go out...

Player 2 exercised his option to make his final discard face down thus forcing the Dealer to draw from the stock. He draws the 7-Hearts and successfully goes out:

PLAYER 1 (Dealer)

PLAYING SURFACE

“Goes Out”

K-♦ 5-♣ 10-♣ 10-♦
 Q-♦ 4-♣
 3-♣
 9-♠ 8-♠ Q-♠

Stock
 X

Top Discard
 7-♥

PLAYER 2

PLAYING SURFACE

Out.

J-♣ Q-♣ 4-♥ K-♠
 3-♥
 2-♥
 9-♦ 8-♦ 8-♣ 2-♣

Commentary

Cards played by the Dealer:

- ◇ The 9-Spades was played off *Player 2's* 9-Diamonds.
- ◇ The 8-Spades was playable off either of *Player 2's* exposed 8's or, for that matter, off the Dealer's own 9-Spades.
- ◇ Goes out by discarding the 7-Hearts.

- Can you score the hands for both players?

SCORING

Hand 2 is scored as follows:

PLAYER 1 40

PLAYER 2 22

This means that Player 1 will continue as the Dealer for the third hand. The cumulative score after two hands of play is:

PLAYER 1 71

PLAYER 2 50

Summary Comments on Hand 2

This hand was a bit more involved than the previous one as I related a few twists and turns that you didn't encounter in Hand 1.

If you're still unsure of yourself when it comes to overlapping (i.e. 'The Rule') then the following summary should prove helpful.

OVERLAP THESE CARDS IF THEY WERE PLAYED ON THE SAME TURN:

- MARRIAGES (i.e. K & Q of the same suit)
- SEQUENCES (i.e. 4-3-2 of the same suit)
- GROUPS (i.e. 8-8-8)
- PAIRS when "going out"

DO NOT OVERLAP:

- JACKS or anything involving Jacks. (i.e. J-J-J, or J-10-9 of Spades)
- ANY OTHER CARDS when played off your own cards or those of your opponent.

HAND 3

In this scenario, Player 1 has retained the deal and once again given himself the eleventh card.

Here is the initial deal:

PLAYER 1 (Dealer)

PLAYING SURFACE

Spades: J,9,7,4
 Hearts: Q,J
 Clubs: Q,10,9,2
 Diamonds: J

Stock
X

Top Discard
(none)

PLAYER 2

PLAYING SURFACE

Spades: K,Q,3
 Hearts: none
 Clubs: 5,4,3
 Diamonds: K,10,3,2

The Dealer plays first.


- Can you identify the playable cards in the Dealer's hand?
- Which of these cards, if any, would be overlapped?

The Dealer plays as shown:

PLAYER 1 (Dealer)

Spades: 9,7
 Hearts: none
 Clubs: 10,9,2
 Diamonds: none

PLAYING SURFACE

J- J- J- Q-
 Q-

Stock
 X

Top Discard
 4-

PLAYER 2

Spades: K,Q,3
 Hearts: none
 Clubs: 5,4,3
 Diamonds: K,10,3,2

PLAYING SURFACE

Commentary

Cards played by the Dealer:

- ◇ Played the three Jacks, not overlapped. (Jacks are never overlapped.)
- ◇ The Q-Hearts was played off the J-Hearts, not overlapped.
- ◇ The Q-Clubs was played off the Q-Hearts, not overlapped.
- ◇ Ended turn by discarding the 4-Spades.

Player 2 responds...

Player 2 declines the dealer's discard and draws the Q-Diamonds from the stock. This gives him a second MARRIAGE.

PLAYER 1 (Dealer)

Spades: 9,7
 Hearts: none
 Clubs: 10,9,2
 Diamonds: none

PLAYING SURFACE

J- J- J- Q-
 Q-











Stock
 X

Top Discard
 (face down)

PLAYER 2

“Goes out”

PLAYING SURFACE

K- 10- 5- K-
 Q- 4- Q-
 3-
 3-
 3-

Commentary

Cards played by Player 2:

- ◇ Played two MARRIAGES, overlapped.
- ◇ The 10-Diamonds was played off *the Dealer's* J-Diamonds.
- ◇ Played the 5-4-3 of Clubs sequence, overlapped.
- ◇ Discards the 2-Diamonds, face down, and goes out with a pair of 3's, overlapped.

However, the Dealer has one more chance to go out...

- What happens if the Dealer cannot play out his hand?






The Dealer draws the 4-Hearts from the stock. After playing all playable cards he still has the 7-Spades & 4-Hearts in his hand. *These are awarded to Player 2 for inclusion in his score.*

PLAYER 1 (Dealer)

Did not “go out”.
Remaining cards given to Player 2.

PLAYING SURFACE

J- J- J- Q-

Q- 10- 9- 9- 2-









Stock
X

Top Discard
(face down)

PLAYER 2

Out.

PLAYING SURFACE

K- 10- 5- K-
Q- 4- Q-
3-

3- 7- 4-
3-

Commentary

Cards played by the Dealer:

- ◇ The 10-Clubs was played off *Player 2's* 10-Diamonds.
- ◇ The 9-Clubs was played off the 10-Clubs, not overlapped.
- ◇ The 9-Spades was played off the 9-Clubs, not overlapped.
- ◇ The 2-Clubs was played as a continuation of *Player 2's* 5-4-3 of Clubs sequence.
- ◇ Forfeits remaining unplayed cards to Player 2.

- Can you score the hands of both players?

SCORING

Hand 3 is scored as follows:

PLAYER 1 33

PLAYER 2 52

This means that Player 2 will be the Dealer for the fourth and final hand. The cumulative score after three hands of play is:

PLAYER 1 104

PLAYER 2 102

Summary Comments on Hand 3


This hand was relatively straight forward. It was comprised of many methods of play which you encountered in the previous two hands but also introduced an important new aspect of the game:

- forfeiture of unplayed cards

The only point which needs to be emphasized regarding card forfeiture is that a player is not allowed to discard if cards would still remain, unplayed, in his hand afterwards. For example, if your opponent has gone out and you are still holding three cards that are not playable, then you *must forfeit all three cards* . You cannot discard one and forfeit the remaining two.

Hand 4

This hand is the fourth and final hand of the game. Player 1 is leading by two points.

For this hand I have included hints and strategies. Strategic considerations will be flagged with the following symbol: 

Player 2 has become the Dealer by virtue of winning the last hand and has retained the eleventh card.

Here is the initial deal:

PLAYER 1

PLAYING SURFACE

Spades: Q,10,A
 Hearts: none
 Clubs: K,Q,4,2
 Diamonds: Q,3,A

Stock
X

Top Discard
(none)

PLAYER 2 (Dealer)

PLAYING SURFACE

Spades: 3,2
 Hearts: K,9,A
 Clubs: 6,5,3
 Diamonds: 9,6,4

The Dealer has no playable cards and must discard.
 Strategically, there is only one card which is appropriate to discard.

- Can you identify this card and explain why it is the most appropriate choice?

The Dealer discards the Ace of Hearts.

➡ Let's review the Dealer's hand and see why none of the other cards should be discarded.

- Kings and Queens are rarely discarded as they could result in a MARRIAGE for the opponent.
- The Dealer has pairs of 3's, 6's, and 9's. Do not split these unless necessary.
- The 5 & 6 of Clubs, the 4 & 6 of Diamonds, and the 2 & 3 of Spades are only one card away from a sequence. Whereas the potential on points is low (these are just 3-point sequence possibilities) you still do not want to discard these cards unless you have to.
- This leaves the Ace of Hearts as the best discard.

PLAYER 1

Spades: Q,10,A
 Hearts: none
 Clubs: K,Q,4,2
 Diamonds: Q,3,A

PLAYING SURFACE

Stock
X

Top Discard
Ace-♥

PLAYER 2 (Dealer)

Spades: 3,2
 Hearts: K,9
 Clubs: 6,5,3
 Diamonds: 9,6,4

PLAYING SURFACE

Commentary

- ◇ The Dealer has no playable cards.
- ◇ Ended turn by discarding the Ace-Hearts.

Player 1 responds...

Player 1 draws the Dealer's discard to complete a group of Aces.

PLAYER 1

Spades: Q,10
 Hearts: none
 Clubs: 4,2
 Diamonds: Q

PLAYING SURFACE

K-♣ A-♥
 Q-♣ A-♠
 A-♦

Stock
 X

Top Discard
 3-♦

PLAYER 2 (Dealer)

Spades: 3,2
 Hearts: K,9
 Clubs: 6,5,3
 Diamonds: 9,6,4

PLAYING SURFACE

Commentary

Cards played by Player 1:

- ◇ Played a MARRIAGE, overlapped.
- ➡ *The three Queens could have been played as a group but this would have resulted in less points.*
- ◇ Played a group of three Aces, overlapped.
- ◇ Ended turn by discarding the 3-Diamonds.

- Should the Dealer draw the 3-Diamonds from the discard pile?

➡ Although drawing the 3-Diamonds completes a group of 3's, this is not necessarily the best course of action for the Dealer to take. Keep in mind that this is the last hand of the game and it began with only a 2-point spread between players. However, Player 1 already has 23-points on the table and the Dealer has a very weak hand. We know that there are four Jacks in the stock and possibly the Q-Hearts (assuming it's not in Player 1's hand) which would give the Dealer a MARRIAGE. An experienced Umtali player would not take the discard.

In this instance, the Dealer fails to consider the above strategy and draws the 3-Diamonds from the discard pile.

PLAYER 1

Spades: Q,10
 Hearts: none
 Clubs: 4,2
 Diamonds: Q

PLAYING SURFACE

K-♣ A-♥
 Q-♣ A-♠
 A-♦

Stock
 X

Top Discard
 4-♦

PLAYER 2 (Dealer)

Spades: 2
 Hearts: K,9
 Clubs: 6,5
 Diamonds: 9,6

PLAYING SURFACE

3-♠
 3-♦
 3-♣

Commentary

Cards played by the Dealer:

- ◇ Played the group of 3's.
- ◇ Ended turn by discarding the 4-Diamonds.

Player 1 responds...

Player 1 declines the Dealers discard and draws the J-Spades from the stock.

PLAYER 1

Spades: none
 Hearts: none
 Clubs: 4
 Diamonds: none

PLAYING SURFACE

K-♣ A-♥ J-♠ Q-♠ 10-♠ Q-♦
 Q-♣ A-♠
 A-♦

Stock
 X

Top Discard
 2-♣

PLAYER 2 (Dealer)

Spades: 2
 Hearts: K,9
 Clubs: 6,5
 Diamonds: 9,6

PLAYING SURFACE

3-♠
 3-♦
 3-♣

Commentary

Cards played by Player 1:

- ◇ Played the J-Spades.
- ◇ The 10-Spades was played off the J-Spades, not overlapped.
- ◇ The Q-Spades off the J-Spades, not overlapped.
- ◇ The Q-Diamonds was played off the Q-Spades, not overlapped.
- ◇ Ended turn by discarding the 2-Clubs.

➡ *Player 1 had to select one of his two remaining cards as a discard. Whereas the 4-Diamonds was the Top Discard on the pile he did not want to discard another 4 and risk the Dealer drawing the top two cards to complete a group, should the opportunity present itself.*

The Dealer responds...

The Dealer declines the discard and draws the J-Hearts from the stock.

PLAYER 1

Spades: none
 Hearts: none
 Clubs: 4
 Diamonds: none

PLAYING SURFACE

K-♣ A-♥ J-♠ Q-♠ 10-♠ Q-♦
 Q-♣ A-♠
 A-♦

Stock
 X

Top Discard
 6-♦

PLAYER 2 (Dealer)

Spades: 2
 Hearts: K,9
 Clubs: 6,5
 Diamonds: 9

PLAYING SURFACE

3-♠ J-♥
 3-♦
 3-♣

Commentary

Cards played by the Dealer:

- ◇ Played the newly drawn J-Hearts.
- ◇ Ended turn by discarding the 6-Diamonds.

➡ *The typical discard in this case would be the 2-Spades since it would be unwise to split the 5 & 6 of Clubs, or the pair of 6's. However, there was already a 2 as the Top Discard and Player 1 has only one card left. Had the Dealer discarded the second 2 then Player 1 would have picked up the top two discards, discarded his 4, and gone out with a PAIR.*

Player 1 responds...

Player 1 draws the 3-Hearts from the stock and plays out his hand:

PLAYER 1

“Goes out”

PLAYING SURFACE

K-♣ A-♥ J-♠ Q-♠ 10-♠ Q-♦
 Q-♣ A-♠
 A-♦

3-♥

Stock
 X

Top Discard
 (face down)

PLAYER 2 (Dealer)

Spades: 2
 Hearts: K,9
 Clubs: 6,5
 Diamonds: 9

PLAYING SURFACE

3-♠ J-♥
 3-♦
 3-♣

Commentary

Cards played by Player 1:

- ◇ Drew the 3-Hearts and played it as a continuation of *the Dealer's* group of 3's.
- ◇ Ended turn by discarding his last remaining card, face down, thus “going out”.

However, the Dealer has one more chance to go out...

The Dealer draws the 7-Diamonds from the stock and has no playable cards. He is prohibited from discarding, since he is not going out, and must award all of his remaining cards to Player 1.

This is what the Playing Surface looks like at the conclusion of play.

PLAYER 1

“Goes out”

PLAYING SURFACE

K-♣ A-♥ J-♠ Q-♠ 10-♠ Q-♦
 Q-♣ A-♠
 A-♦

3-♥

K-♥ 9-♦ 9-♥ 7-♦ 6-♣ 5-♣ 2-♠

Stock
X

Top Discard
(face down)

PLAYER 2 (Dealer)

Did not “go out”.
 Remaining cards given
 to Player 1.

PLAYING SURFACE

3-♠ J-♥
 3-♦
 3-♣

Commentary

◇ The Dealer was unable to play his remaining cards. These cards were given to Player 1.

- Can you score the hands for both players and come up with the final score of the game?

SCORING

Hand 4 is scored as follows:

PLAYER 1 55

PLAYER 2 8

The final score for the game is:

PLAYER 1 159

PLAYER 2 110

Summary Comments on the Game

The previous four hands of play constitute *one game* of Umtali. Three *games* comprise a Session. The player winning two of the three games is the winner. There is no running point total between games.

Let's discuss a few more strategies:

- You will have noticed that the Dealer, in all four hands, retained the eleventh card. The reason for this is that it guarantees the Dealer *at least two turns at play*. If you deal the additional card to your opponent and he happens to go out on his first turn then you have limited yourself to one chance to play out your hand. However, if you are the first to play then you are assured of having at least one more opportunity.
- Be constantly aware of how many cards your opponent has remaining in his hand and what the point-spread is between players. This can help you avoid situations, such as the one in Hand 4, where you settle for something less than you need to win.
- Since the top two discards may be drawn from the pile be wary of what you discard. (For example, don't discard an Ace on top of another Ace, or an 8-Clubs on top of a 7-Clubs.)
- Extensive game statistics have shown that the average score per hand is 27 points. Keep this in mind when playing. While scores of 40-50 are fairly common, so are scores of 10-20. The highest score I am aware of for one hand is 86 although greater scores are mathematically possible.

UMTALI SELF-TEST

These 12 questions are designed to test your knowledge of the game when presented with a variety of situations. The answers appear on the following page.

1. You are the dealer and have dealt yourself the following hand. Write the playable cards, overlapped when appropriate, in the space marked "Playing Surface".

Playing Surface

Hearts: 10
 Spades: J,10
 Diamonds: 6,4,3,2
 Clubs: K,Q,9,2

2. Your opponent has melded a 9-8-7 of Hearts sequence, overlapped. You have the 8-Diamonds in your hand. Is this card playable off his 8?
3. Player 2 has melded a 10-9-8 of Spades sequence, overlapped. You have the J-Hearts in your hand. Is this card playable?
4. On the playing surface in front of your opponent is the 5-Clubs, not overlapped. List all of the cards which can be played off this card.
5. Player 1 'goes out' with a pair (K-Clubs & K-Spades), overlapped. You have one more chance to go out. Which cards can be played off this pair?
6. Is it necessary to discard when going out?
7. Score the following hand:

J-♥ J-♠ 10-♠ 9-♠
 4-♣ K-♣
 3-♣ Q-♣
 2-♣
 A-♣

8. Is it necessary to discard when going out with a pair?
9. Player 2 has "gone out" by discarding, face down, and going out with a pair. Can you draw this discard from the pile?
10. Your opponent has the following group, overlapped, on the playing surface in front of him:

3-♠
 3-♥
 3-♣

Is the 3-Diamonds the only card that you can play off this group?

11. At the start of play the Dealer has played the J-Spades. You have three 10's in your hand, including the 10-Spades. Can you play your 10's separately by offering the following explanation?

- ◇ The 10-Spades is played off your Jack.
- ◇ The 10-Diamonds is played off my 10-Spades, not overlapped.
- ◇ The 10-Hearts is played off my 10-Diamonds, not overlapped.

12. The following cards represent your hand. Write the playable cards, overlapped when appropriate, in the space marked "Playing Surface".

Playing Surface

Hearts: K,8,7
Spades: J,10,9
Diamonds: 10,7,A
Clubs: 7,6

Answers to Umtali Self-Test

1. J-♠ 10-♠ 10-♥ 4-♦ K-♣
3-♦ Q-♣
2-♦

2. No. Playable cards must be a continuation of the sequence. As such, only the following cards can be played: 10-Hearts, 6-Hearts. (See examples under 'Proper Additions' on p.1)

3. Yes. Jacks are always playable. The 10-9-8 sequence is irrelevant in this matter.

4. 5-♠ 5-♥ 5-♦ 6-♣ 4-♣

5. K-Hearts & K-Diamonds. A pair has the same properties as a group (i.e. K-K-K). Only cards of the same rank can be played off it.

6. No.

7. 40

8. No.

9. No.

10. Yes.

11. No. The three 10's qualify as a group and therefore must be overlapped. (The only exception to this rule are Jacks or anything directly involving Jacks.)

12. J-♠ 10-♠ 9-♠ 10-♦ 7-♥
7-♦
7-♣