

PANGUINGUE (also called PAN)

1. The fee is based on the condition of the game.
The fee is collected before the hand is dealt
2. Wagering is called 'condition'
Conditions playable are 2.00 - 5.00 -10.00

If the condition is 2.00 the fee is 2.00 ante 2.00
If the condition is 5.00 the fee is 3.00 ante 5.00
If the condition is 10.00 the fee is 4.00 ante 5.00

3. There are ten decks of cards.
The Eights/Nines/Tens are removed.
4. There are no Jokers in the deck.
5. Each player antes one chip conducive to the size of the game.
A non-playing house dealer deals out a total of 10 cards to each player (from right to left) and they are dealt out in two rounds of five at a time. The dealer then places the antes on a block in the center of the table.
They are now called 'Tops" see glossary.

6. You are dealt 10 cards, the player who is first to meld 11 cards face-up on the table wins the hand.
7. not applicable
8. There is no betting scheme in this game as in other games.

The player having received 10 cards from the dealer, has only two options. To play the hand or throw it away.
On a round of play, a knock in turn means you will play.
Your hand shall consist of the various pay cards you are melding on the table.
You shall be paid for those 'pay cards' by each active player in the hand.
The object of the game is to win points, or chips by playing the cards in your hand in valid melds face-up on the table in front of you.
(Please See Pan Rules)

9. There are no ties in this game

PANGUINGUE

AN INTRODUCTION TO THE GAME

(pan-ginn-gay) commonly known as 'Pan' is a bastardized form of Rummy and has been a favourite game for so many years, that it's origin is obscure.

Whatever the origin may have been, (damm his soul) this game is very popular. In fact, there are areas in which Pan seems to enjoy equal popularity with Poker, the admitted King of all card games.

Players must recognize that 'Pan' is an unusual game. There are certain traditions that will not be found in other games.

There is colorful slang terms associated with the game and all Pan players become accustomed to hearing and saying them. (see pan glossary)

No game can enjoy long life and continued popularity if it lacks the basic requirements of quick, decisive action coupled with sustained interest over long periods of play. 'Pan' provides these elements fully.

Note: This is a PAN rule pamphlet, not an instruction book. The best way to learn pan is to sit down with our instructors and play a few practice hands. It is one of the very few games that can be learned in just one sitting.

After you have read the rules, tried a few practice hands, and feel that you can stand up to this fact action game, **GIVE IT A WHIRL.**

PAN RULES

STRUCTURE OF THE GAME

The House does not bank the game. In California, it is illegal to do so.

OBJECT OF THE GAME is to win points, or chips, by playing cards in your hand in valid melds face-up on the table in front of you. The first player to play all ten cards plus the eleventh or draw card wins the hand and collects appropriate pay for the value of their melds as they lay on the table.

NUMBER OF PLAYERS Two to Several. Best for 6, 7, or 8 players.

THE BUY-IN

The buy-in is twenty chips of equal value for the condition of game.

THE DECK

Pan is played with a set of 8 decks from which all 8s, 9s, 10s, and Jokers have been removed from each deck. (A total of 320 cards)

RANK OF CARDS

Cards in each suit rank King as (high) Q, J, 7, 6, 5, 4, 2, and Ace as low. The Jack and seven are in sequence. There is no rank of suits, except that Spades pay double in some cases.

ANTES

Each player antes one chip. The dealer places the antes on a block in the center of the table and they are now called 'the Tops' (see glossary)

THE DEALER

A non-player house dealer (also called mucker) is responsible for shuffling the deck and maintaining a reasonable pace at the table.

- * Generally, rules are enforced only at the request of the player.
- * The dealer is not permitted to assist or advise players except to calculate the value of a collection or of the 'outs' when asked only. (see glossary for definition of 'outs')
- * The dealer will call the outs as the hand lays. He may not re-arrange cards so as to accrue greater value on the outs.
- * Players assume responsibility for protection of their own hand and the enforcement of their rights as stated in the rules.
- * When justified by the rules, the dealer will foul a player's hand at the request of another player in action. (See Foul Hands and Cards)

THE DEAL

The rotation of dealing and playing is to the right, not to the left, as in most card games. 'Always count your cards after each deal'

- * Starting with the previous winner, the dealer gives each player a total of ten cards, dealt in two rounds of five at a time.

DECLARING

After looking at their hand, each player declares whether he is playing or not.

- * A knock in turn means you will play. A player may change his declaration to play until the next player has acted.
- * The last player may not change his declaration after the first card has been drawn from the deck and exposed.
- * If the player is not playing, he throws his hand into the discards and he forfeits his ante only and they may not participate, financially or verbally, in the play of the hand.
- * If the player declares that he is playing, he is in for the duration of the hand and must make all appropriate payments, according to the rules, until the hand has been completed.

THE DRAW

After the declarations, the draw is begun by the winner of the previous hand (of 'if' the previous winner has declared not to play the hand, then the first player to his right draws first)

- * In every hand, the first player has the right to draw twice from the deck, but only on the first draw of the hand. After that, each player gets only one draw from the deck.

DISCARDING

When a player does not want to use a drawn card, the discard is simply tossed into the discards (also called the muck)

- * The next player has a right to use a 'drawn card' from the previous player.
- * No player has a chance at anytime to use a discarded card from a player's hand.

MELDS

'To meld' is to take cards from your hand and to play them face-up on the table in front of you.

- * A valid meld (or spread) cannot be established on the board until the player's hand is hit, that is, until he draws a card that can be combined with cards from his hand and played as a meld.

DOUBLE CONDITION PLAY

- * Players desiring to play double condition must have twice the minimum buy-in.
- * All doubles players must ante double.
- * Doubles antes will be kept separate and awarded to winning doubles players only.
- * If all players are playing doubles, at the discretion of the floorperson, the game may be changed to the next higher condition.

PAY CONDITIONS

We play table stakes at all times. (No playing behind) (see glossary)

Certain melds are called conditions. On melding a condition, the player immediately collects chips from every other player.

Playing eleven cards - all ten from his hand and the last drawn card - is called 'going out' and entitles the winner of the hand to all sorts of bonuses. (see illustration of pay conditions posted)

- * A player may not continue to play for the Tops when out of chips.**
- * Two players remaining in action may agree at any time to split the Tops. (dividing of the Tops without playing for them)
When one player refuses, regardless of precedent, action continues.**
- * When a doubles and singles player split, only the single Tops are split. Two doubles players may split the entire Tops.**
- * A doubles player may collect on single unit condition (if down to one chip), then build up to doubles again on subsequent hits to the hand, in a mixed condition game.**
- * Each player is responsible for asking for pay on the turn when he establishes or enhances a pay condition, before he discards.**
- * If the player forgets to ask for his pay, he cannot ask for the pay he is 'owed' until the next time his hand is hit (the next time he can play a drawn card)**
- * Calling for the collection of any pay is your own responsibility.**

.These are the 'rules of the game' It is fully recommended that you now familiarize yourself with FOUL HANDS AND CARDS.

FOUL HANDS AND CARDS

A foul hand is one which has been successfully called foul by an active player as a result of one or more violations. (When an active player fouls your hand, do not take it personally. It is simply an important part of the game)

1. When a player's hand is fouled, the penalty for a foul hand shall be as follows:
 - * Player must throw his hand into the discards and repay all active hands any collections he has received, commensurate with chips on the table only.
 - * Player is liable for pay earned during the remainder of the hand by the active players and must pay the winner the value of the hand as it lies.
 - * Player with a foul hand will not pay a 'bust-out' (see glossary)
2. No player may call his own hand foul.
 - * Any player doing so and discarding his hand must may all collections during the remainder of play, including 'bust-outs'
3. A hand may be declared foul by an active player whenever:
 - * Player is found to have more or less than ten cards after touching the deck in the normal rotation of the draw.
 - * Player s caught either throwing a card on the floor in order to correct the number of cards in his hand.
 - * Player is caught either discarding two cards or failing to discard, in order to correct the preceding situation.
 - * Player has spread an invalid meld.
 - * Player allows a card from the deck to come in contact with the cards in his hand. The exception to this rule is on the outs (no discard)
4. Any active player may call a hand foul for cause, without regard for the source of his information.

5. Whenever there is only one player left in the hand as a result of one or more fouled hands, that player has two options.
 - * He may negotiate a mutually satisfactory settlement with the player whose hands are foul.
 - * He may opt to play the hand to completion.

If so, he must play the hand face up, under the supervision of the dealer, using any and all cards which may be used in the quickest way to put the hand out.

6. Cards or hands may be declared 'foul' under extraordinary circumstances by the floorperson.
7. Before a player takes action (i.e. touches the deck)
 - * Eight or less and twelve or more cards is a dead hand. The ante will be returned.
 - * Eleven cards will be corrected by the dealer. The hand will be spread face down on the table and the dealer will select one card at random.
 - * Should the player discover eleven cards before plucking up his second five cards, the dealer may remove one card from them.
8. Players are required to declare (in or out) of the game.
9. Any card drawn off the deck will be turned face up.
 - * Any player in action has the right to ask for identification of all cards drawn.
10. A drawn card is discarded when it is released in the direction of the discards.
 - * Once the player discards a card that fits on the next person's board spread, he has lost his right to force the card.
11. A player overlooking or ignoring a usable card on a board spread, who touches the deck to draw may at the option of any active player: either be forced to use the card - or be forced to continue to draw.
 - * Once the player has touched the deck, he has lost his right to the 'option card' and should not call attention to it. It is up to the other players to force it back.

12. A card off the deck that can be used on an exposed spread may be forced back by an active player until two players have drawn behind.
- * A player drawing a card has lost his right to force back a board play (unless it is head-up)
 - * A card discarded from the hand which may be used on one of that player's melds may be forced back by any active player at any time until the player that discarded it has touched the deck.
13. An 'out-card' may be forced back in only three cases:
- * When a player is discarding in attempt to 'pyramid chips' - gambling on the premise that another card will put him out for chips than he would receive at the moment. In that case, any active player may choose to end the hand for the lower pay rate.
 - * OR - If the same card puts two players out, the card may forced back if the player on whom it is forced will go out for a lower pay rate than the other player.
 - * OR - When the hand is head up.
14. A player removing or discarding a card from a board spread has a foul hand.
15. No player may foul his own hand in order to prevent a player with ten cards spread on the board from going out.
16. A player may not give an out card to a player with ten cards spread if the card can be used in the first hand.
- * Any player in action may force a card that can be used in any way.

DRAW POKER & LOW-BALL

Please know that I still offer these games even though they are practically extinct. I have combined the two games because they are similar with the exception that Draw Poker is played for High -Cards and Low-Ball is played for Low cards

1 & 2.

The Fee and Wagering conventions for both games is based on "No-Limit" games (table stakes) which means you can only win or lose what you have on the table in front of you.

The fee of 5.00 is collected every 1/2 hr.
The blinds are 2-3-5. The buy-in is 300.00
The pot is composed of all the 'antes' and 'bets' made by the player in any one pot.
Antes of 1.00 are called by the dealer. Each player is then dealt five cards.

3. A standard deck of 53 cards are us

4. A Joker is used in both games
In Draw Poker - the Joker may be used for Aces/Straights and Flushes.
In Low-Ball - the Joker can only be used to represent the lowest card 'not actually' held in your hand. Aces are always low.
5. At start of game, the dealer shall turn up a card to each player.
The player who shows the 'high' card starts with a 2.00 blind and the second player - the 3.00 blind. The third player a 5.00 blind.
6. The winning event in Draw Poker is the best five 'high cards'
The winning event in Low-Ball is the best five 'low-cards'
7. The best qualifying low hand is Low-Ball is 1,2,3,4,5. (Called the wheel)
8. See attached page for betting scheme.
9. In case of tie the pot is split.

8. The Betting Scheme for Draw Poker - Low-Ball

“The basic betting scheme is the same for both games”

Each active player is dealt five cards.
After viewing their hand, the player's have two options. “Play or throw your hand away”

To all participating player's - there follows one ‘round of betting’ in which each player has the opportunity of betting on the hand.

Once a player has bet, each player in turn (clockwise) has three options:

‘Call’ - ‘Raise’ or ‘Fold’

There follows ‘one draw of cards’ in which only the ‘active’ player's have the opportunity to draw new cards to improve their hand.

After the draw, there is a last round of action in which the player may ‘bet’ ‘check’ or raise starting with the player to the left of the dealer.

Note

In depth instructions and explanations of both games are attached.

BASICS OF DRAW POKER

FIVE CARD DRAW POKER. THE KING OF ALL POKER, sadly to say, is becoming extinct in most card clubs in California. However, it is a decisive favourite for many of our local customers and we still offer the game.

All over the world, players know about the game of 'High Cards' where the esteemed Five Aces and Royal Flush come into play. But, sometimes, a good player, holding poor cards, may win at Poker simply by 'bluffing'

We use a Joker in Draw Poker, and it is important to remember, that the Joker can only be used as an 'Ace' or to help you complete a flush or a straight in your hand. * There is no double Ace Flush.

We also play 'table stakes' which means that you can only win or lose what you have on the table in front of you. (You can't go into your pocket for more money just because you have a good hand)

The pot is composed of all the 'antes' and 'bets' made by the players in any one deal. "The highest ranking hand wins in High Draw Poker"

THE DECK

A standard deck of playing cards is used, consisting of 53 cards with Joker.

The deck is divided into four suits:

Spades, Hearts, Diamonds and Clubs. The suits have no relative rank.

Each suit has 13 cards, ranking:

Ace, King, Queen, Jack, 10,9,8,7,6,5,4,3 and 2 (deuce is low)

Five Aces (four Aces and Joker) is the best possible hand. In order of rank:

- | | |
|-------------------|--------------------|
| 1. Five Aces | 6. Flush |
| 2. Royal Flush | 7. Straight |
| 3. Straight Flush | 8. Three of a Kind |
| 4. Four of a Kind | 9. Two Pair |
| 5. Full House | 10. One Pair |

THE SYSTEM

- * **From five to eight players ordinarily participate.**
- * **'Antes' are called for by the dealer. Each active player is then dealt five cards.**
- * **Action out of turn is not binding. To insure your right to act you must call 'time' before two or more players act behind you.**
- * **There follows one round of betting in which each player has the opportunity of betting on his hand.
Once a player has bet, each player in turn (clockwise) has three options.
'Call' 'Raise' or 'Fold'
To 'fold' your cards means to throw your hand away and having no further part in the playing of that particular pot.**
- * **There follows 'one draw of cards' in which only 'active' players have the opportunity to draw new cards to improve their hand.
You can draw up to five card**
- * **After the draw there is a last round of 'action'. Players may 'bet' or 'check' starting with the 'opener'. Players may also 'raise' a bet.**

OPENERS

No 'openers' are required in California Draw. You may open on anything. If no one opens the pot, everyone 'antes' again and you resume this procedure until the pot has been opened and until a player has won the pot.

CHECK AND RAISE is permitted in draw poker.

BASICS OF LO-BALL

THE OBJECT OF THE GAME

To win the pot. The pot is composed of all the 'antes' and 'bets' made by the players in any one deal.

The lowest ranking hand wins in Lo-ball.

THE DECK

A standard deck of playing cards is used, consisting of 53 cards. The Joker included.

Note:

In Lo-Ball The Joker can only be used to represent the lowest card not actually held in the hand. Aces are always low.

The deck is divided into four suits.

Spades, Hearts, Diamonds and Clubs. The suits have no relative rank.

Each suit has 13 cards.

PAIRS COUNT AGAINST YOU. Straights and flushes have no meaning.

You are aiming to make a hand that consists of the lowest possible cards without any pairs, regardless of suit and sequence.

THE BEST HAND IS ACE,2,3,4,5. ALSO KNOWN AS THE 'WHEEL'

CHECK AND RAISE is not permitted in Lo-Ball.

THE SYSTEM

- * All poker games are played for table stakes. (You can only win or lose what you have on the table in front of you)
- * From five to eight players ordinarily participate.
- * 'Antes' and 'blinds' are called for by the dealer. Each active player is then dealt five cards.

The following 'action' occurs:

- * There follows one round of betting in which each player has the opportunity of betting on his hand.
Once a player has bet, each player in turn after him (clockwise) has three options. 'Call' 'Raise' or 'Fold'
To 'fold' your cards meant to throw your hand away and having no further part in that particular pot.

There follows one draw of cards in which only 'active' players have the opportunity to draw new cards to improve their hand.
You can draw up to five cards.

After the draw, there is a last round of action in which the players may 'check' 'bet' or 'raise' First to act is the player closest to the left of the dealer button.

- * You must bet a 'seven low' or better after the draw.

THE SEVEN OR BETTER RULE

A player holding a 7,6,5,4,3, or better hand must bet or they cannot win any action after the draw. They could still win the center pot, if they hold they hold the best hand.

THE DEAL AND THE DRAW

- * The cards should be shuffled facing away from the dealer and preferably flat on the table.
- * Cards must be cut before each deal, but cannot be cut after the draw except on Floorperson's request. The 'cut' is made with one hand, straight out.
- * Antes and Blinds. Each player shall ante or blind before receiving cards.
- * **ALWAYS COUNT YOUR CARDS AS YOU RECEIVE THEM.**
Five cards constitute a playing hand. (See Foul Hands)
- * Two extra cards off the deck on the deal constitutes a misdeal. If the first card dealt is turned over, it is deemed a misdeal. In both instances, hands are redealt.
- * Before the draw, more than five cards is a foul hand.
- * After the draw, a player having less than five cards in his hand may receive additional cards, providing no action have been taken by the first player to act. More of less than five cards after the draw is a foul hand.
- * A knock in turn constitutes a pass, but a knock in turn may also mean the declaration of a pat hand. A player indicating a pat hand, not knowing the pot has been raised, may still play his or her hand, providing no active playing hand has been discarded, which interpreted the knock as a pass.
- * On the deal, after five cards have been dealt to each player, if the dealer accidentally continues to deal cards:
 - a. If two or more players are dealt a sixth card, a misdeal will be declared. All hands are dead.
 - b. If only one player has been dealt a sixth card, the dealer may take the card back and use it as the burn card, however, if the player picks up that sixth card, that hand will be declared dead. In this case, a card will still be burned before the draw. Action goes.

BLINDS

- * Before the draw, the first player to act is the player to the left of the blind; after the draw, it is the player to the left of the dealer.
- * The blind (called a 'live blind') has the option of raising before the drawing of cards if the bet has just been called and not raised.
- * The dealer button moves one place to the left after each hand is completed, so that everyone at the table is required to make the blind bet.
- * A new player having paid his 'time collection' is automatically dealt a hand, if he is not in the middle of the blinds.
- * A new player may not sit down in the middle of the blinds. He must wait until the button passes or kill the pot.
- * If a player leaves the table for any reason and the blinds pass his position, he may resume his play when the 'big blind' comes up to him again, or he may kill the pot.
- * A player changing seats in a game must wait for the number of hands required to put him in the same relative position to the blind as the seat he vacated or if he doesn't want to wait, he may kill the pot.

KILL

- * A player can 'kill' the pot by looking at his first two cards. He may not do so after he has looked or a third round of cards have been dealt.

- * **Adjusting location of deal:** If there has been no opening bet, and if all the players agree that the deal is out of position, all hands will be declared dead and the cards redealt from the correct position. If the pot has been opened, however, play continues and the next deal follows rotation from the new position.
- * **If it is determined that the deal is out of position and there has been 'no action' (as much as an opening bet) all hands are dead and the deal is adjusted. If pot has been opened, the play continues and the deal rotates.**
- * **If a hand is in the process of being dealt and player has requested to be dealt out, the hand shall be completed and then becomes a dead hand.**
- * **Before the draw, the first player to act is the player to the left of the blind; after the draw, it is the player to the left of the dealer.**
- * **Before the draw, a player having less than five cards in his hand may receive additional cards, providing no action has been taken by the first player to act. More or less than five cards after the draw is a foul hand.**
- * **Players may draw up to five cards. Dealer may draw no more than three cards.**
- * **Players must discard before receiving cards on the draw.**
- * **Before dealing the draw, the top card from the deck must be discarded. (also called 'burned')**
- * **In a self-dealt game, the dealer must discard from his hand before picking up the deck. If he picks up the deck without discarding, he must play his hand pat.**
- * **The dealer should 'verbally' declare how many cards he intends to draw before picking up the deck.**
- * **The dealer must correctly state the number of cards drawn by other players (until draw is completed and the first bet is made)**

- * Any card 'dealt' off the table is a 'dead card'
The player is entitled to another card after all other active players have received their correct card(s).
 - a. On the deal, it will be replaced from the center of the deck after the completion of the deal.
 - b. On the draw, it will be replaced from the top of the deck after all the players have received their cards. Action goes.

- * On the deal, after five cards have been dealt to each player, if the dealer accidentally continues to deal cards:
 - a. If two or more players are dealt a sixth card, a misdeal will be declared. All hands are dead.
 - b. If only one player has been dealt a sixth card, the dealer may take the card back and use it as the burn card.

- * If the dealer deals cards out of rotation on the deal, the cards will be reshuffled and a new hand dealt.

- * If a player accidentally flips one or more cards (face up or face down) into the circle while obviously attempting to expose his hand for showdown, the hand remains live, provided none of his cards come into contact with the discards.

IRREGULARITIES IN A DECK

In any game, if the deck is found to be irregular while the pot is in play: It shall be declared 'NO POT' and all money in the pot is refunded.

However. Once the pot is out of play, no adjustment can be made.

* **Draw: Cards out of order:** If cards are dealt out of rotation on the draw the draw will be completed. 'No further action is permitted on this hand' Immediate showdown.

* **Draw: Changing your call for cards:**

a. On the draw a player may change the number of cards called for 'provided' the next player has not acted.

b. The last player may also change his draw unless the dealer has burned the burn card.

To avoid confusion, all players should declare verbally how many cards they want to draw.

* **When only two players are in the pot, action in turn is binding. When three or more players are in the pot, action is not binding until dealer activates the deck by saying 'Cards'**

TOO FEW CARDS FOR THE DRAW: At times, there may not be enough cards in the stub to complete the draw.

The dealer may not deal the last card from the stub of the deck.

When he reaches the last card, he will combine it with all the discards except those of the players who have not yet completed their draws. The dealer will shuffle this new stub. The dealer will cut, and burn one card, and complete the draw.

BOXED CARDS - EXPOSED CARDS

DRAW - LO-BALL

- * **Boxed cards - Cards exposed face up in the deck - are dead cards. Dealer will place boxed cards in the center of the table and continue to deal.**
 - a. **On the deal, one boxed card will be replaced from the center of the deck after all players have received their cards. If two or more boxed cards are dealt, a misdeal will be declared.**
 - b. **On the draw, all boxed cards, even two or more will be replaced from the top of the deck after all players have received their cards. Action goes.**
If the burn card is a boxed card, it will be burned like a normal card.
- * **If two or more cards are exposed on the deal, it is a misdeal.**
- * **If a player is dealt more or less cards than the game he is playing in calls for, and it is discovered before two players act on their hands, it is a misdeal. If it is discovered after two players have acted, all monies, antes and blinds are forfeited by that player.**
- * **A new player having paid his 'time collection' is automatically dealt a hand, if he is not in the middle of the blinds.**
- * **If the player leaves the table for any reason and the blinds pass his position, he may resume his play when the big blind comes up to him again or he may kill the pot.**

IRREGULARITIES IN A DECK

- * **If the deck is found to be irregular while the pot is in play: It shall be declared 'NO POT' and all the money in the pot shall be refunded.**
- * **However. Once the pot is out of play, no adjustment can be made.**

FOULED CARDS AND FOULED HANDS - POKER - LO-BALL GAMES

- * Each player is solely responsible for the protection of his own hand at all times. The house may not always be able to protect the winning hand if the player fails to protect it in the first place.
VITAL TO KNOW:**

- a. Any player that has discarded his hand prematurely has no claim to the pot. (The winning hand should not throw his hand away until all the losing hands have been discarded)**
- b. If a player releases his hand and it is then picked up by another player, the hand is dead.**
- c. Player fouls his hand if he permits his cards to come in contact with discards or another person's cards.**
- d. Any player dropping a card off the table onto his lap or on the floor has a dead hand, even if the player himself does not call it. All chips in the pot must stay.**
- e. In order to win the pot, your hand must be in tact.**

- * In a self-dealt game, the dealer is allowed no mistakes. His hand may be fouled by any 'active player' in the pot. If the hand is fouled. All chips must remain in the pot.**

- * Cards exposed face up in the deck are dead cards. Dealer will place boxed cards in the center of the table and continue to deal.**

On the deal, one boxed card will be replaced from the center of the deck after all players have received their cards. If two or more boxed cards are dealt, a misdeal will be declared.

On the draw, all boxed cards, even if two or more, will be replaced from the top of the deck after all players have received their cards. Action goes.

If the burn card is a boxed card, it will be burned like a normal card.

EXPOSED CARDS

- * To be declared, exposed, a dealt card must lie face up. A player's ability to call a card lying face down does not qualify that card as exposed.
- * Cards exposed on the deal:
 - a. In 'High Draw Poker' Players must keep all cards exposed on the deal.
 - b. In 'Lo-Ball' Players must take all exposed cards five or under; players may not take a six or higher.
If the exposed card is a six or higher, player will receive another card from the center of the deck after completion of the deal.
- * Cards exposed on the draw:

In both Poker and Lo-Ball, a player may not take an exposed card. When a player's card is exposed by the dealer, the player will receive another card from the top of the deck after the draw is completed. In a game with rotational deal, if the dealer exposes his own card, he must keep the card. Action goes.
- * A player who exposes his own card whether purposely or accidentally, must keep it.
- * A player who places five cards face up on the table (in contact with the cloth) before the draw must stand pat.

DO NOT EXPOSE YOUR CARDS AT ANYTIME EXCEPT AT SHOWDOWN

**EXPOSING CARDS OR DISCARDING YOUR HAND OUT
OF TURN MAY CAUSE A DISADVANTAGE TO OTHER PLAYERS**

BET - CALL - RAISE - 'ALL-IN' - SHOWNDOWN

- * **Players should act on hands in turn. Acting on hand out of turn is not binding.**
- * **A knock in turn constitutes a pass. If the player neglects to act in turn and permits two players to act behind him or the deck to become out of action, he forfeits his right of action.**
- * **In order to eliminate forfeiture of his right of action, the player must stop the action by immediately calling 'time'**

UNCALLED BET

- * **A player who makes a bet that nobody calls wins the pot. A player who makes a bet, and then incorrectly assumes there are no live hands against him, and throws his hand away into the discards, loses the pot, unless the hand is declared retrievable by the floorperson. Every effort should be made to rule in the direction of playing out the pot.**
- * **If the player has been induced to discard his hand by the dealer indicating he has made an uncalled bet and won the pot, but someone still has a live hand, the following rules prevail:**
 - a. **If at all possible, the hand should be retrieved and the pot played out.**
 - b. **If the hand is irretrievable, the floorperson must make a decision based on the strength of the remaining hand, whether it was out in the open or concealed, and whether the player had the opportunity to speak up to prevent the bettor from thinking he won the pot.**
 - c. **The floorperson can and should rule a worthless hand dead. A powerful hand strong enough to have raised should get the whole pot. In between those extremes, it is up to the floorperson to decide what is fair.**

- * Only chips in pot constitute bet or raise.
- * When bet is made and called or on show-down, player must show complete hand to have any claim to the pot.
- * A player who bets a pair after the draw and is called, must verbally declare pair before spreading his hand.

If he has overlooked the pair and his hand is face-up on the table, any player, whether in the pot or not may call the pair.

Palace Card Club

No Bust 21st Century Blackjack

Wagering Limits

- 1 betting square = wagering limit \$5 to \$100
- 1 active seat = 4 betting squares
 - Wagering limits per active seat per hand \$5 to \$400

Fee Collection Rates per Betting Square

<u>Wagers</u>	<u>Fee Collection per Betting Square</u>
\$5 - \$20	.50
\$21 - \$100	\$1
<u>Player/Dealer</u>	\$2

NO STACKING OF CHIPS TO EXCEED MAXIMUM PER BETTING SQUARE

MEXICAN POKER

(5-Card Stud--Mexico Style)

(41 Card Deck)

Five Card Stud-Mexico Style ("Stud Loco") is played with a "stripped" standard 53-card deck consisting of 52 cards and 1 Joker. the 8's, 9's and 10's are removed, leaving 41 cards.

To receive a hand, each player places a collection in front of him in the table's playing area. The cards are dealt clockwise, beginning to the left of the dealer button. the dealer button rotates clockwise after each hand is complete.

Each Player receives a total of 5 cards, of which 1 card must be face down. After the first two cards are dealt (1 up and 1 down), a betting round begins with the high card clockwise of the dealer button, making a forced opening bet to start the action. After the betting is complete, the players may expose, if they wish, their down card. This action must be complete prior to the deal of the third card which may be delivered up or down depending on whether or not previously dealt down cards have been opened. when the third card has been delivered, betting then occurs.

The fourth and fifth cards are then dealt and played according to the same format. The player with the ranking hand wins the pot.

Hand Ranking

1. 5 of a Kind
 2. Royal Flush
 3. Straight Flush
 4. Four of a Kind
 5. Flush
 6. Full House
 7. Straight
 8. Three of a Kind
 9. Two Pair
 10. One Pair
 11. High Card
-

Stud-Loce Rules

All Cards 8 through 10 are removed from a regular 53 card deck (Deck includes joker). the joker remains with the deck and is "wild" in all cases whether facing up or down.

The player with the highest card clockwise of the dealer button will make a mandatory opening bet. When the joker shows, that will be the high card superseding all others. This is a "live" bet. the opening betor has the option of opening at either the lower or upper betting limit.

The highest hand will start the action on all following round. Hands are considered to be of equal value

whether or not one hand may include the Joker. The hand closest of such hands to the dealer acts first.

If any down card is exposed by the house dealer, that player will receive his next card down and will be permitted to declare "all-in".

No hand involved in a jackpot may include the Joker, nor may a hand involved in any other offering ("comps", et al). 5 of a Kind is exempt from this rule due to there not being an equivalent "natural" hand.

The game allows for the counting as a straight certain hands containing a non-contiguous progression of numbers due to cards 8-9-10 being removed. These hands are:

- 4-5-6-7-J
- 5-6-7-J-Q
- 6-7-J-Q-K
- 7-J-Q-K-A

If a player exposes a card, it is not considered an exposed card and will be required to play it.

Starting after the 2nd card, a card will be burned on each round.

Check and raise is permitted.

All raises must be at least equal to the size of the last bet.

English only will be permitted while hand is in play.

Cards speak--hold your hand until you are sure of what your opponent has.

Once a card touches the muck, That hand is considered fouled. However, at the Floorperson's discretion, it may be considered retrievable.

No string bets or raises.

One short buy is allowed for every full buy-in (1 full, 1 short) etc.

Only the player with the dealer button may ask for an additional shuffle. Deal rotates clockwise.

If you show any cards to one player during or after a hand, any player at your table may demand that you show those cards to all players after a winner is determined.

No rabbit hunting. Once the cards are out of play, players cannot look through the discards or ask the dealer what is coming off the deck.

All players will act in turn. If a player checks, the player who checked first must show his hand first.

A player who indicates action towards betting or calling will be required to complete that action with a minimum bet. However, if a player is unaware of a raise he will not be held to that unless action has been taken behind this act.

Management usually reserves the right to make decisions in the best interest of the game. All Management decisions are final.

**TEXAS HOLD-EM
\$4.00 - \$8.00 LIMIT
FEE COLLECTION**

**9-8-7 PLAYERS \$4.00
6-5- PLAYERS \$3.00
JACKPOT \$1.00**

MUST HAVE 5 PLAYERS FOR "JACKPOT"

**4 OR LESS PLAYERS
\$1.00**

**(4 OR LESS PLAYERS DOES NOT QUALIFY
FOR JACKPOT AND JACKPOT COLLECTION
WILL NOT BE TAKEN)**

**TEXAS HOLD-EM
\$3.00 - \$6.00 LIMIT
FEE COLLECTION**

**9-8-7 PLAYERS \$3.00
6-5- PLAYERS \$2.00
JACKPOT \$1.00**

MUST HAVE 5 PLAYERS FOR "JACKPOT"

**4 OR LESS PLAYERS
\$1.00**

**(4 OR LESS PLAYERS DOES NOT QUALIFY
FOR JACKPOT)**

OMAHA HI-LO SPLIT

(8 OR BETTER FOR LOW)

\$4.00 - \$8.00 LIMIT

FEE COLLECTION

9-8-7 PLAYERS \$4.00

6-5- PLAYERS \$3.00

JACKPOT \$1.00

MUST HAVE 5 PLAYERS FOR "JACKPOT"

4 OR LESS PLAYERS

\$1.00

**(4 OR LESS PLAYERS DOES NOT QUALIFY
FOR JACKPOT AND JACKPOT COLLECTION
WILL NOT BE TAKEN)**

7 CARD STUD

(with 1/2 kill)

\$4.00 - \$8.00 LIMIT FEE COLLECTION

8-7-6-	PLAYERS	\$4.00
5	PLAYERS	\$3.00
4 OR LESS	PLAYERS	\$2.00

(THERE IS NO JACKPOT IN THIS GAME)

7 CARD STUD HI - LO
(WITH 1/2 KILL)

\$4.00 - \$8.00 LIMIT
FEE COLLECTION

\$6.00 PER 1/2 HOUR
PER PERSON

(THERE IS NO JACKPOT IN THIS GAME)

**THE BASIC PLAY OF THE MOTHER GAME TEXAS
HOLD'EM**

Each player is dealt two cards face down as their initial hand. This is called (The Hole Cards).

There is a round of betting after everyone has looked at their cards.

The dealer then burns top card and turns three cards face up simultaneously in the center of the board. This is called (The Flop).

Another round of betting occurs.

The dealer then burns top card and turns a fourth card face up on the board. This is called (The Turn Card).

Another round of betting occurs.

The dealer then burns top card and turns a fifth card face up on the board. This is called (The River Card).

The final round of betting takes place.

The five face up board-cards are called 'community cards' and any player may use any combination of five cards to determine their best hand.

The pot is won by the player having the best high five-card hand.

The Variations

Note: The basic play of Texas hold'em prevails in all varied games.

Hold'em - Hi/Lo Split

Each player receives two cards face down. The game is played the same as Texas hold'em 'mother game' except the pot is split between the high hand and the low hand.

Pineapple Hold'em - High Hand

Each player receives three cards face down. After the Flop, the player discards one card from their hand using two cards to make a hand. The pot is won by the player having the best five card hand.

Pineapple Hold'em - High-Low Split

Each player receives three cards face down. After the Flop, the player discards one card from their hand using two cards to make a hand. The pot is split between the best high hand and the best low hand.

Crazy Pineapple Hold'em - High-Hand

Each player receives three cards face down. After the Flop, the player keeps all three cards in their hand. The pot is won by the player having the best five card hand.

Crazy Pineapple Hold'em - High-Low

Each player receives three cards face down. After the Flop, the player keeps all three cards in their hand. The pot is split between the best high hand and the best low hand.

Omaha Hold'em - High Hand

Each player receives four cards face down but may only use two cards from their hand. The pot is won by the player having the best five card hand.

Omaha Hold'em Hi/Lo

Same as Omaha hold'em except pot is split between high hand and the low hand.

- (4) for the purpose of this subsection, 'double-handed' poker entails the following:

DOUBLE-HANDED POKER

Object of the Game

In order to win, both hands must beat the opponent's hands. However, if the player wins one hand (ranks higher) and loses the other hand (ranks lower) to the designated player, no chips exchange hands. This is considered a 'push.'

Hands are played and ranked as traditional poker hands:

1. Five Aces
2. Royal Flush
3. Straight Flush
4. Four of a Kind
5. Full House
6. Flush
7. Straight
8. Three of a Kind
9. Two Pair
10. One Pair
11. High Card (Ace High)

The Deck

Double-handed poker is played with one deck consisting of 52 cards plus one Joker. The Joker can only be used as an Ace or to complete a flush or a straight. Aces can be used either high or low.

In order to win: The player's two-card hand and five-card hand must rank higher than the designated player's hands, respectively.

If the player wins one hand (ranks higher) and loses the other hand (ranks lower) to the designated player, no money exchanges hands. This is considered a "push."

NOTE: The house does not participate in the actual play of the game and has no interest in the outcome of the play. The house collects 'time charges' based on a posted fee schedule."

- (5) for the purpose of this subsection, 'stud poker' entails the following, inclusive of the listed variations:

STUD POKER AND VARIATIONS

7-CARD STUD

Game Description:

7-Card Stud is played with two down cards and one up card, then a betting round, then three more up cards (with betting after each) then a final down card and a final round of betting. The best 5-card poker hand wins the pot. There is no Joker in this game.

Most 7-Card stud games at The Palace have structured betting. In a structured game, such as \$3 & \$6, the smaller bet is made on the first two betting rounds, and the larger bet is made after the fifth, sixth and seventh cards. If there is an open pair on the fourth card, the players have the option of making the smaller or larger bet.

The Ranking of the Hand is the same as in Draw Poker, except there is no Joker.

In order to play all-in at the start of a hand, a player must have at least an ante.

If a player's first or second hole card is accidentally turned up, the third card is dealt down. In the case of an exposed hole card, the hand cannot be forced low.

If the dealer burns two cards or fails to burn a card, he

should, if possible, move the cards to the right position to rectify the error. If it happens on a down card and there is no way to tell which card was received, then the player must accept the card.

If any player receives the last card face up, all other players will receive the last card face down. The player(s) whose down card was exposed has two options:

- (a) declaring himself all-in for the portion of the pot already played and any subsequent betting will be on the side, or
- (b) may, at that player's option continue to be active in any further action in the pot on the final round. The player who was high on 6th Street will initiate the action.

On all structured limit games (i.e., \$3 & \$6, etc.), if a player makes an open pair on the fourth card, that player has the option of betting either \$3 or \$6. If he bets \$3, the next player(s) may raise in increments of \$3 or \$6. If a \$6 bet or raise is made, the next raise must be in increments of \$6.

Example: Player 'A' bets \$3, player 'B' raises to \$9, player 'C' has the option of calling the \$9 bet or raising to \$15. He may not make it \$12. If that player checks, all other players, in turn have the option to bet \$3 or \$6

If there are not enough cards left in the deck for each player, the dealer is to deal all the cards 'except' the last card. The dealer then scrambles the last card and the four burn cards, cuts the deck, burns a card and delivers the remaining down cards, using the last card if necessary.

If there are five players remaining without a card, the dealer will burn so that each player may receive a fresh card. If the dealer determines that by using this procedure there will still not be enough cards for all the players, he cannot give any of the players a down card. Instead, it will be announced to the table that there are not enough cards to go around, and a community card will be used. The dealer will then burn a card and turn a card up in the center of the table. The card plays in everyone's hand. The player who was high on 6th Street will initiate the action.

A player must have seven cards in order to win. Any other

number of cards constitutes a foul hand. Players must protect their own hands.

A card accidentally dealt off the table must play. If it is the last card, it is to be treated an exposed river card.

STUD POKER VARIATIONS

7-CARD STUD HIGH-LOW SPLIT

Game Description:

This is another variation of 7-Card Stud where there can be two winners. The best high hand splits the pot with the best low hand.

A qualifier of eight or better for low will be in force for all the high-low split games unless a specific posting to the contrary is made. This is said to be a 'qualifier' or 'High-low Split, '8 or Better' game.

If there is a qualifier, the betting rules are like 7-Card Stud. In an '8 or better' game, if there is no low, the high hand wins the entire pot.

The low card by suit (Clubs are lowest, Diamonds, Hearts, then Spades) initiates betting action on the first round, with an Ace counting as a high card for this purpose.

On subsequent rounds, the high hand initiates action. If there is a tie, the player to the left of the dealer acts first. Structured limit games use the lower limit on 3rd Street and 4th Street and the upper limit thereafter, with an open pair not affecting the limits.

Aces may be used for high or low and straights or flushes do not impair the value of a hand for low.

A player may use any five cards to make his best high hand and any other grouping of five cards whether the same as his high hand or not, to make his best low hand.

"RAZZ"

Game Description:

The rules for 7-Card Razz are exactly the same as 7-Card

Stud except that RAZZ is a lowball game.

Since pairs are of no value in RAZZ, the bet on the fourth card in a structured game is always for the lower amount.

In Stud, the low card initiates the action and the high hand is first in each subsequent round, while in RAZZ, the high card has the forced opening and the low hand is first to act thereafter.

STUD POKER HOUSE RULES

A bet and three raises are allowed for each betting round; however, completing an opening forced bet does not count as a raise.

Suits do not count in ranking of hands to determine the winning hand. The ranking of suits is used only to determine the lowest or highest card for a forced bet, drawing for seats in games etc; Suits are ranked as: Spades (highest), Hearts, Diamonds, Clubs.

If a player antes and/or asks to be dealt-in, but is unable to make it back to the table in a reasonable amount of time to act on his hand, he forfeits his ante and forced entry bet, if any.

If a player does not have the correct number of cards on the deal and no action has been accepted, the hand is a misdeal. If there has been action before the mistake is noticed, players with the incorrect number of cards will receive their money back and are out of the hand.

If a player folds his hand after making a forced bet or on a round of checking, his seat will continue to receive a card until there is a wager.

If a dealer burns and deals a card before a round of betting has been completed, that card(s) must be eliminated from play along with an additional card for each remaining player in the hand. After that of betting has concluded, play resumes in a normal fashion.

Players who call when they are beaten by their opponent's up cards are not entitled to a refund.

The Palace Poker Casino

Pai Gow Tiles

Rules of Play

Pai Gow Tiles is played with 32 Chinese dominoes or 'tiles', which form 16 possible pairs. The game utilizes a player/dealer position and an 'action' button. The object of the game is for the player to beat both the high and low hands of the player/dealer. The game is played on a standard Pai Gow poker table with a total of 8 seated positions. The player/dealer position, which is determined by starting at seat #1, is offered in a continuous and systematic manner counterclockwise every two hands. Pai Gow Tiles also utilizes a dice cup with three die which determines who receives the first set of four tiles and where the 'action' begins. The player/dealer shakes the dice cup, and once opened, the total count of the dice designates placement of the Action button. The player/dealer position is always 9 and 17, no matter how many players are playing. The count begins with the banker and proceeds counter-clockwise. If the point total of the dice equal the player/dealer's position, the player/dealer will receive the first four tiles, but the Action button will go to the first player to the right (counter-clockwise) of the banker. All players post wagers in the betting circles on the table in front of their position before the dice cup is opened. A collection fee is taken per betting circle of every player, prior to the start of any play of hand or round. The player/dealer also pays a per hand fee collection.

The house dealer shuffles the tiles and stacks them in rows, with four tiles face down in each row. Starting with the Action button and proceeding counterclockwise, the house dealer then deals four tiles to each player, and to the player/dealer. Players then proceed to set their tiles into two hands; each consisting of two tiles, with the high hand in one stack and the low hand in another. Players may also ask the house dealer to set the tiles in a "house" way. Once this is complete, the player/dealer sets his/her hand.

The goal is to make two hands that are both higher than the two hands made by the player/dealer, and as close to 9 as possible. All bets are against the player/dealer. A player wins if both hands rank higher than both hands of the player/dealer. If only one hand ranks higher, it is a tie or a "push." If both of the player's hands rank lower than the player/dealer's hands, the player loses to the player/dealer. The player/dealer wins all situations where both hands are identical to the player's hands. The player/dealer can only receive action on the amount wagered and cannot win or lose more than their original wager.

Scoring:

The value of a hand is based on both the numeric and symbolic ranking of the tiles. To find the numeric value of a tile, count the total of the dots on each tile. Use only the right hand digit value if the total is over 9. Example: A 12-spot tile has a value of 2. The object is to make both your high hand and low hand as close to 9 as possible.

To form a hand, add the total number of spots contained on two tiles, again using only the right hand digit value of any two-digit value. Example: An 8-spot tile and a 9-spot tile have a value of 17 which equals 7. When two hands have the same numeric value, the symbolic ranking of the tile determines the winner. To find which is higher, take the highest ranked tile in each hand and compare them.

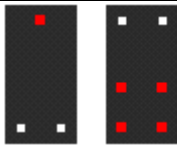
When two hands have the same numeric value and identical high tiles, it is called a 'copy' hand. The player/dealer wins all copy hands. When two hands have a numeric value of zero (0), regardless of the high tile, the player/dealer also wins.

How to Arrange the Tiles:

1. Supreme Pair
2. Matched Pairs
3. Unmatched Pairs
4. Wongs
5. Gongs
6. Any two tiles that total 9 or less
7. Largest tile with the smallest tile

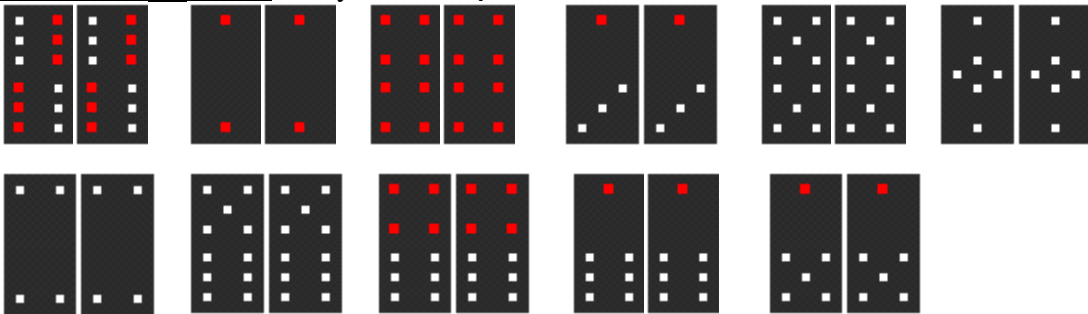
Hand Rankings: The color of the dots has no significance and does not change the value of any tile numerically or symbolically.

SUPREME PAIR

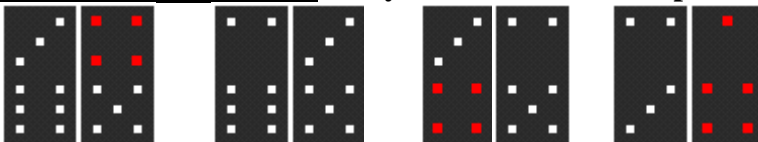


Jee Goon

MATCHED PAIRS: Any matched pair.



UNMATCHED PAIRS: Any of the below mixed pairs.



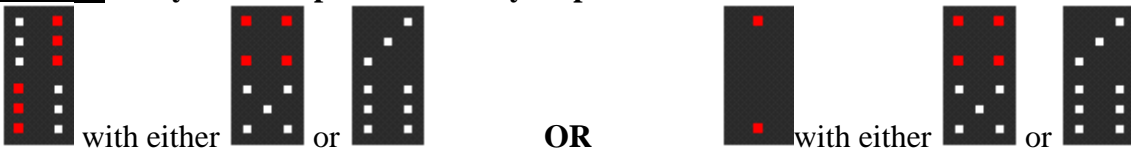
Mixed 9s

Mixed 8s

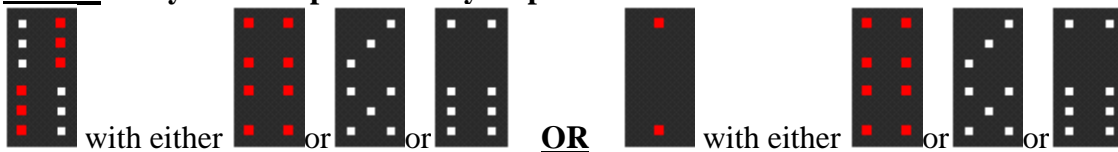
Mixed 7s

Mixed 5s

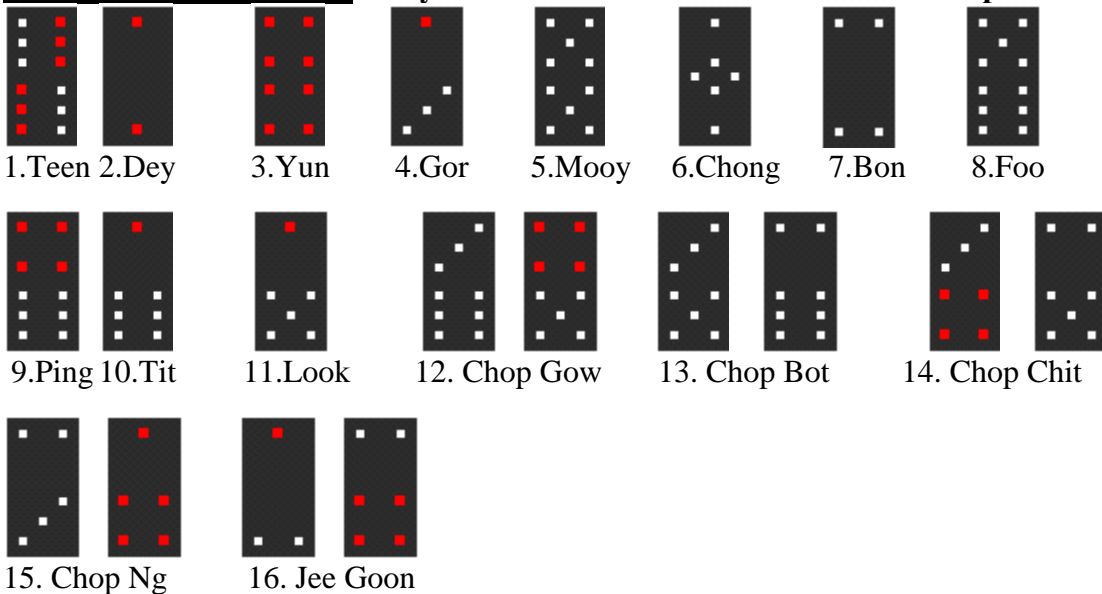
WONG: Any 2 or 12-spot tile and any 9-spot tile.



GONG: Any 2 or 12-spot with any 8-spot tile.



SINGLE Tile by Ranking: Any Combination that totals as close to 9 as possible.



House Way:

- Most valuable high hand is a pair.
- Split paired Supreme Pair (Gee Joon) if the third tile has 6-spots and the fourth tile has 4, 5 or 6-spots.
- Split 7-spot tiles if hand has a Teen, Dey and the low hand after the split has a value of 7 or higher.
- Split 8-spot tiles if the low hand after the split has a value of 7 or higher.
- Split 9-spot tiles if the low hand after the split has a value of 9 or higher.
- Split the Teen or Dey tiles if the low hand after the split has a value of 6 or higher, or with tiles containing 9 or 11-spots.
- Never split pairs with tiles that have 4, 5, 6, 10 or 11 spots.

Collection Fees

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player per betting square. At any given time, a player may only wager \$2,000 per hand. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Furthermore, the collection rates may not be calculated as a portion of wagers made or winnings earned. The approved collection fees and schedules for the game of Pai Gow Tiles are as shown below.

Collection Fees

Schedule Option	Table Limit	Player Fee Per Betting Square	Player-dealer Fee
1	\$10 - \$200	\$1.00	\$2.00

Pai Gow Tiles utilizes a player/dealer position and is a California style game. So that no person or entity acting as the player/dealer, or any person or entity acting as a portion of the player/dealer position may occupy the banking position continuously, the player/dealer position will be offered systematically and continuously every two hands. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

21st Century Blackjack 9.0

Buster Blackjack



And

Perfect Pair Bonus Bet

Controlled Game Bonus Bet Wager

The following bonus bet wager shall be attached to the game of 21st Century Blackjack 9.0 and shall be offered at all times the controlled game is being offered, in strict accordance with the rules approved in this letter.

- Buster Blackjack Bonus Bet
- Perfect Pair Bonus Bet

Rules of Play

21st Century Blackjack 9.0 is played with a fifty-two card deck with no joker. The four aces are marked with the words "Natural". The game can be played with a minimum of one and a maximum of eight decks. The game is played on a standard blackjack table that seats up to eight players. Within each betting area for each seated position, there shall be betting spaces specifically designated for separate wagers; the game wager, the Buster Blackjack Bonus Bet wager, and the Perfect Pair Bonus Bet wager. Each betting space on the table has a minimum and maximum amount that may be wagered for each wager. Players must bet at least the table minimum. Back-line betting is permitted for all wagers.

The game does not utilize an "action" button or any other marker to determine which player receives first action on their wager. Wagers shall be settled starting with the player to the left of the player-dealer and shall continue in a clockwise manner around the table until all wagers have received action to the extent of the player-dealer's wager. Wagers shall be settled in the following order from seat to seat: all Perfect Pair Bonus Bet wagers from seat to seat, all Buster Blackjack Bonus Bet wagers from seat to seat, then all game wagers on the table seat to seat.

Object of the Game/ Hand Rankings and Card Values

The object of 21st Century Blackjack 9.0 is for the players and the player-dealer to add the numerical value of their cards to achieve the best possible point total of a "Natural" or twenty-one and a half. Any two cards consisting of a specially marked Natural ace with any 10 or face card is a Natural hand and beats all other hands. A player whose initial two card hand is a Natural will be paid six to five. If neither a player nor the player-dealer has a Natural, they may draw additional cards if needed until they achieve a hand as close to a Natural as possible, without going over, as otherwise restricted by the charts below. One face (king, queen, jack) or 10 card dealt with any other card has a value of ten and is added to the other card(s) point total. An ace has a value of A) 11 ½ on the first two cards when the other card has a value of ten. B) 1 or 11 with all cards with value of 2-9. C) 1 or 11 with three or more cards. d) Each ace is worth 1 or 11 when two aces are dealt together for a total of 2 or 12. All other cards of two through nine hold their face value.

Ranking Chart:

Card	Value
King, Queen, Jack, Ten	10
Ace	a) 11 ½ when paired with another card with the value of 10. b) 1 or 11 with all cards with value of 2-9. c) 1 or 11 with three or more cards. d) Each ace is worth 1 or 11 when two aces are dealt together for a total of 2 or 12.
Two through Nine	Hold their face value

21st Century Blackjack 9.0

The ranking of hand value for 21st Century Blackjack 9.0, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Natural	A two card hand that has a value of twenty-one and a half. A Natural shall only be achieved when the first two cards dealt to either the player or player-dealer's hand has an ace as well as either a king, queen, jack, or 10.
21	A hand that contains three or more cards with a value of 21.
20 through 2	A hand that contains two or more cards that have a value of 20, 19, 18, 17, 16, 15, 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, or 2.

Round of Play

At the start of a game, a player is offered the player-dealer position. Once a player-dealer position has been established for that game, the house dealer shall wait for each player to make his or her wager in accordance with the table limits.

Each player then has the following option(s) when placing his or her wager(s):

- Place an game wager which pays according to the rate above;
- If a player placed a game wager, that player may place a Buster Blackjack Bonus Bet wager, which pays according to the pay table as shown below;
- If a player placed a game wager, that player may place a Perfect Pair Bonus Bet wager, which pays according to the pay table as shown below.

After all bets are placed, all cards dealt throughout the game are face-up, with the exception of the player-dealer's first card, which will remain face-down until all players have acted on their hands. Each player will receive one card face up in turn, starting with the first player position to the left of the player-dealer. Cards will continue to be dealt one at a time, in a clockwise manner, until each player, including the player-dealer, has two cards. The player-dealer receives their first card face-down in turn, but it is placed in front of the house dealer instead of the actual position of player-dealer. A second card is then dealt to each player, face-up, starting with the first player to the left of the house dealer. The player-dealer is then dealt a second card, face-up. The player-dealer's face-down card shall be checked for a Natural when the player-dealer's face-up card is a Natural ace or a card with a value of ten. Players are then given an opportunity, starting with the player seated to the left of the player-dealer, to be dealt additional cards to make the best possible hand; which may include, doubling-down, splitting, using insurance, surrendering, or standing with the two cards dealt to them. After all players have made their best hands by indicating to the house dealer that they do not wish to have additional cards dealt to them, the house dealer will turn over the player-dealer face-down card.

Player Options:

Must Stand On	Must Hit On	Have Option On
Soft 21 or Natural	11 or less	12 - 20

*A "Soft" hand is achieved when a hand contains an ace with a combination of two or more cards that add up to ten.

Player-dealer Options:

Must Stand On	Must Hit On	Have Option On
Hard 17 or more	Soft 17 or less	No options

*A "Soft" hand is achieved when a hand contains an ace with a combination of two or more cards that add up to seventeen, and the ace is counted as one or eleven.

*A "Hard" hand is achieved when a hand contains any combination of three or more cards adding up to seventeen. In the event that the hand includes an ace, the ace is counted as one, not eleven.

How Winners are Determined

Once the player-dealer's hand has been revealed and set according to the chart above, the numerical value of each player's hand shall be compared against the numerical value of the player-dealer's hand. All wagers shall be settled in clockwise rotation around the table, starting with the position to the left of the player-dealer. The following shall apply for each possible outcome when determining which hand wins, loses, or if there is a tie:

- If the player and the player-dealer are both dealt a Natural, the hand is a push and no action is taken.
- If a player's hand ranks lower than a Natural and the player-dealer's hand ranks higher than a Natural, the player wins the hand.
- If the player's hand ranks higher than a Natural and the player-dealer's hand ranks lower than a Natural, the player loses the hand.
- If the player and the player-dealer have the same total and the hand ranks lower than a Natural, the hand is a push and no action is taken on the wager.
- If a player's hand ranks lower than a Natural and the player-dealer's hand ranks lower than a Natural, the hand which ranks closest to a Natural without going over wins.
- A two card Natural hand beats all other hands.

If the player's total and the player-dealer's total are more than a Natural the following will apply:

- The player's hand will lose.
- If the player and the player-dealer have the same total, the player's hand will lose.
- If the player-dealer has a 3 card hand that consists of a 7, 8, or 9 of spades in order, the player's hand will push.

21st Century Blackjack 9.0 Player Options

Double-Down - Players can double-down on the first two cards initially dealt to them. The player must place a second wager equal to the wager he/she originally placed prior to the start of the game. The player will receive only one additional card regardless of that total.

Split - Players may split any two cards with the same value or rank originally dealt to them. The player must place a second wager equal to his/her original wager placed prior to the start of the game. A player may draw as many cards as they desire per split card to make their best hand, unless they are splitting aces. Furthermore, players may double-down and surrender after each split. A maximum of four splits is allowed per hand. Players splitting two Natural aces originally dealt to them cannot qualify for a Natural and shall only receive one card per Natural ace. If the draw card is a card with a value of ten, the player will be paid even money. Natural aces may only be split once. Furthermore, players may double-down or surrender after each split with the exception for Aces. A player may not split for less than their original wager.

Insurance - Players may make an optional insurance wager. When the player-dealer has an Ace showing, players can take insurance by betting half ($\frac{1}{2}$) of their original wager. If the player-dealer has a Natural (and the player does not), the insurance bet is paid 2 to 1 and the player's original wager loses. If the player-dealer does not have a Natural, the insurance wager shall lose.

Surrender - Players may surrender any time before their hands exceed a Natural unless the value of their hands is 11 or less. After splitting Aces, players cannot surrender. If they choose to surrender, half of their wager shall be forfeited.

Odds - A Natural pays 6 to 5.

Buster Blackjack Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Buster Blackjack Bonus Bet wager. A player may only place a Buster Blackjack Bonus Bet wager if they have also placed a game wager prior to the initial deal.
- Backline betting is permitted on the Buster Blackjack Bonus Bet.
- Once all players have made the decisions concerning their hand, according to the game rules, the player-dealer shall reveal their face-down card and play out the hand. The payoff odds vary based on the number of cards in the player-dealer's hand. The more cards in the player-dealer's hand, the higher the payoff. If the player-dealer's hand exceeds a Natural, all Buster Blackjack Bonus Bet wagers shall be paid according to the posted pay table, as shown below. If the player-dealer's hand does not exceed a Natural, all Buster Blackjack Bonus Bet wagers shall be collected. There is no opportunity for the Buster Blackjack Bonus Bet wager to push.
- A Buster Blackjack Bonus Bet wager remains in action regardless of whether the player's game wager wins, loses, or pushes. The player-dealer must always complete their hand as long as there are Buster Blackjack Bonus Bet wagers in play.
- **The player-dealer shall pay all winning Buster Blackjack Bonus Bet wagers and shall collect all losing Buster Blackjack Bonus Bet wagers.** Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Winning Buster Blackjack Bonus Bet wagers shall be paid according to the table, as shown below.

Buster Blackjack Bonus Bet Pay Table

Number of Cards in the Player-Dealer's Hand	Payout
3	2 to 1
4	2 to 1
5	4 to 1
6	15 to 1
7	50 to 1
8 or more	200 to 1

Perfect Pair Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Perfect Pair Bonus Bet. A player may only place a Perfect Pair Bonus Bet if they have also placed a Blackjack Poker game wager prior to the initial deal.
- Backline betting is permitted on the Perfect Pair Bonus Bet.
- The Perfect Pair Bonus Bet takes into account the first two cards dealt to the player's hand. If a player wagers on the Perfect Pair Bonus Bet and the first two cards dealt to the player's hand is a mixed pair, a pair of the same color (diamond/heart or club/spade), or a suited pair (club/club, diamond/diamond, heart/heart, spade/spade), the Perfect Pair Bonus Bet wager wins. If the first two cards dealt to the player's hand is anything other than a pair, the Perfect Pair Bonus Bet wager loses.
- A Perfect Pair Bonus Bet remains in action regardless of whether the player's Blackjack Poker game wager wins or loses.
- **The player-dealer shall pay all winning Perfect Pair Bonus Bet wagers and shall collect all losing Perfect Pair Bonus Bet wagers.** Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Winning Perfect Pair Bonus Bet wagers shall be paid according to the table, as shown below.

Perfect Pair Bonus Bet Payout Table

Hand Dealt	Payout
Mixed Pair (Any Pair)	6 to 1
Colored Pair (Same Color, Not Same Suit)	12 to 1
Perfect Pair (Same Suit)	25 to 1

California Game

21st Century Blackjack 9.0 utilizes a player-dealer position and is a California game. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

Collection Fees

For **schedule option 1 through 6**, the collection fees shall be taken per hand from the player-dealer position and from each player for each game wager placed, as well as a separate fee taken for each bonus bet taken. The minimum amount that can be wagered per bonus bet shall be \$5.00 and the maximum amount that can be wagered per bonus bet shall be \$50. There shall be no additional collection fee taken when a player doubles-down, splits cards, surrenders their hands, or places an insurance wager. The collection fees shall be collected by the house dealer after each player has placed their wagers prior to cards being dealt or any round of play being conducted, and dropped by the house dealer after all action completes. The collection fees shall be predetermined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Rates may not be calculated as a fraction or percentage of wagers made or winnings earned. Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table limit. The approved collection fees and schedules for the game of 21st Century Blackjack 9.0 are as shown below:

Schedule Option	Table Limit	Player Fee	Player-Dealer Fee	Bonus Bet Fee
1	\$5-\$100	\$1.00	\$1.00	\$1.00
2	\$105-\$200	\$2.00	\$2.00	
3	\$205-\$300	\$3.00	\$3.00	
4	\$305-\$400	\$4.00	\$4.00	



*Three Card Poker 6 Card Bonus is owned, patented and/or copyrighted by SHFL Entertainment, Inc. Please note that the Bureau is making the details of this game available to the public as required by subdivision (g) of Business and Professions Code section 19826, but the posting does not waive any rights to the game content which may be held by Owner. The terms of any agreement with Owner are to be negotiated between the gambling establishment and Owner, and any dispute or asserted breach related thereto are private matters which will not be resolved by the Bureau.

Type of Game

Three Card Poker 6 Card Bonus (TCP) is a Three Card Poker game that utilizes a player-dealer position, and is categorized as a California Game. As in other games featuring a player-dealer, the player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer’s wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The player-dealer will only “bank” the hand (including bonus bets) for two consecutive times before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game

The object of the game is to assemble a three card hand that beats the player-dealer.

Description of the Deck and Number of Decks Used

1. **Shuffling Machine:** Cards used to play Three Card Poker 6 Card Bonus shall be dealt from a single deck automatic card shuffling device (‘shuffler’).
2. **Physical Characteristics:** Cards used to play Three Card Poker 6 Card Bonus shall be in standard decks of 52 cards. No jokers shall be utilized.
3. **Number of Decks:** Cards used to play Three Card Poker 6 Card Bonus shall be played with two alternating decks, each consisting of a 52-card deck with backs of the same design.
 - a. The backs of each deck will be a different color;
 - b. One deck will be shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
 - c. Both decks will be continuously alternated in and out of play, with each deck being used for every other round of play; and
 - d. The cards from only one deck shall be placed in the discard rack at any given time.

Card Values and Hand Rankings

1. All suits of cards shall have the same rank.
2. Hands of cards shall rank, from highest to lowest, as follows:

3-Card Hand Dealt	Hand Requirements
Mini Royal Flush	A hand that consists of an ace, king, and queen of the same suit.
Straight Flush	A hand that consists of three cards of the same suit in consecutive ranking. King, queen and jack are the highest ranked straight flush and Ace, 2 and 3 is the lowest ranked straight flush.



Three of a Kind	A hand that consists of three cards of the same rank. Three aces is the highest ranked three of a kind and three 2's is the lowest ranked three of a kind.
Straight	A hand that consists of three cards that are in consecutive ranking, but that are not the same suit. Ace, king, and queen are the highest ranked straight and ace, 2, 3 is the lowest ranked straight.
Flush	A hand that consists of three cards of the same suit, but that are not in consecutive ranking. An ace, king, and jack is the highest ranked flush and a 5, 3, and 2 is the lowest ranked flush.
One Pair	A hand that consists of two cards of the same rank. Two aces is the highest ranked pair and two 2's is the lowest ranked pair.
High Card	A hand that consists of three cards that do not make any of the hands listed above. An ace, king, and jack is the highest ranked high card hand and 5, 3, and 2 is the lowest ranked high card hand.

Description of Table Used and Total Number of Seated Positions

Three Card Poker 6 Card Bonus shall be played on a standard blackjack style table having seven places on one side for the players and the player-dealer, and a place for the house dealer on the opposite side. Each Three Card Poker 6 Card Bonus table shall have a drop box attached to it.

The cloth covering a Three Card Poker 6 Card Bonus table (the layout) shall have wagering areas for seven players.

The wagering areas shall be designated as follows:

- a. For Ante wagers the word "Ante";
- b. For Play wagers the word "Play";
- c. For Pair Plus wagers the words "Pair Plus"; and
- d. For 6 Card Bonus wagers on the words "6 Card Bonus."

Back-line betting is permitted on the base game and bonus bets.

Method Used to Determine Action and Distribution of Cards

Once the cards are shuffled the dealer shall deliver the first stack of cards dealt by the shuffler to the player to the left of the player-dealer position. As the remaining stacks are dispensed by the shuffler, the house dealer shall deliver a stack in turn to each of the other players, including the player-dealer, moving clockwise around the table.

Dealing Procedures and Round of Play

Prior to the commencement of play:

1. All wagers in Three Card Poker 6 Card Bonus shall be made by placing gaming chips on the appropriate betting areas of the table layout keeping in mind the table minimum and maximum wagering limits.



2. At the beginning of each round of play, each player shall be required to place an Ante wager. Each player will have the option to place a Play wager, after inspecting their hand, which must be equal to the Ante wager.
3. Each player at a Three Card Poker 6 Card Bonus table, who has placed the Ante wager required above, shall also have the option to make an additional "Pair Plus" wager or a "6 Card Bonus" wager that awards a bonus payout to the player(s) who receives a poker hand consisting of certain hand combinations as listed in the *Bonus Bet Payout Table(s)*.
4. The house dealer shall wait for each player to place their Ante wagers as well as any bonus wagers. After each player has had the opportunity to place his/her bonus wager, the house dealer will announce, "no more bets." No bets shall be made, increased, or withdrawn after the house dealer has announced, "no more bets."

Dealing procedures:

1. Immediately prior to the commencement of play and after each round of play has been completed, the house dealer shall shuffle the cards by use of a shuffle machine so that the cards are randomly intermixed. Upon completion of the shuffle, the device shall dispense cards in stacks of three.
2. The house dealer shall deliver the first stack of cards dealt by the shuffler to the player to the left of the player-dealer position. As the remaining stacks are dispensed by the shuffler, the house dealer shall deliver a stack in turn to each of the other players, including the player-dealer, moving clockwise around the table. The house dealer shall deliver each stack face-down. The stack given to the player-dealer shall be delivered face-down after which the bottom card will be turned face-up.
3. After the stacks have been delivered to each player and the player-dealer, the house dealer shall unload the remaining cards in the shuffler and place them into the discard rack without exposing the cards.

Round of Play

1. After the dealing procedures above have been completed, each player shall examine his/her cards.
2. Each player who wagers in Three Card Poker 6 Card Bonus shall be responsible for his/her own hand and no person other than the player or the house dealer may touch the cards of that player. Each player shall be required to keep his/ her three cards in full view of the house dealer at all times.
3. After examination of the cards, each player who has placed an Ante wager shall have the option to either make a Play wager in an amount equal to the player's Ante wager or forfeit the Ante wager and end his or her participation in the round of play with the exception of a player that placed a 6 Card Bonus wager. The house dealer shall offer this option to each player, starting with the player to the left of the player-dealer and moving clockwise around the table in order.



- a. If a player has placed a Pair Plus wager, but does not make a Play wager, the player shall forfeit the wager, as well as, the Ante wager.
 - b. If a player has placed a 6 Card Bonus wager, but does not make a Play wager, the player shall still be eligible for the 6 Card Bonus payout.
4. After each player has either placed a wager on the table in the Play wager area or forfeited his/her wager and hand, the house dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack.
5. The house dealer shall then reveal the remaining player-dealer's cards and place the cards so as to form the highest possible ranking hand. The player-dealer must qualify to play with a **minimum of queen-high**.

How Each Wager Wins, Loses or Pushes

1. If the player-dealer's does not have a minimum of a queen-high hand the ***player-dealer does not qualify***. If the player-dealer does not qualify:
 - a. The Play wager receives no action. The house dealer shall immediately refund these wagers to players.
 - b. The player-dealer will automatically pay each Ante, not surrendered by folding, even money regardless of whether the player's hand ranks higher than the player-dealer's or not.
2. If the player-dealer's hand has a queen or better, the ***player-dealer's hand qualifies***, the house dealer shall immediately stack each player's Play wager atop the Ante.
 - a. If the player's hand beats the player-dealer's hand, the player wins even money on the Ante and the Play wagers.
 - b. If the player-dealer's hand beats the player's hand, the player loses both the Ante and the Play wagers.
 - c. If the player's hand and the player-dealer's hand are equal in rank and value, the hand is considered a tie and the Ante and Play wagers shall push and be returned to the player.
3. The house dealer shall then reveal the three card hand of each active player, starting with the player to the left of the player-dealer position.
4. All cards collected by the house dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.
5. Player-dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player-dealer wager. The house shall not participate as the player-dealer. The house shall not take a percentage of wagers placed in the game. There is no maximum on the player-dealer's wager.



Pair Plus Wager

The Pair Plus is an optional bonus bet for Three Card Poker. The rules are as follows:

1. A player shall only place a Pair Plus wager if he/she has also placed an Ante wager prior to the initial deal.
2. Pair Plus wagers must be placed prior to the initial deal.
3. The Pair Plus only considers the three cards each player receives.
4. If the player's hand qualifies for payouts, the player is paid according to the posted pay below by the player-dealer.
5. If the player's hand does not qualify for payouts, the player-dealer collects the Pair Plus wager.
6. The player-dealer will pay all winning Pair Plus wagers and will collect all losing Pair Plus wagers.
7. The Pair Plus wager may win or lose regardless of the outcome of the base game wager. However, the Pair Plus wager shall be forfeited if the player folds their hand and does not place a Play wager.
8. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.
9. Backline betting is permitted on the Pair Plus Wager.
10. Winning Pair Plus wagers pay as follows:

3- Card Hand	Payoff
Mini Royal Flush	200:1
Straight Flush	40:1
Three of a Kind	30:1
Straight	6:1
Flush	3:1
One Pair	1:1

6 Card Bonus

The 6 Card Bonus is an additional optional bonus bet for Three Card Poker. The rules are as follows:

1. A player shall only place a 6 Card Bonus wager if he/she has also placed an Ante wager prior to the initial deal.
2. 6 Card Bonus wagers must be placed prior to the initial deal.
3. The 6 Card Bonus wager considers the three cards dealt to the player's hand and the three cards dealt to the player-dealer's hand. A player then uses any of those six cards, regardless of the number of cards used from their hand or the player-dealer's hand, to make the best possible five card poker hand.
4. If the player's hand qualifies for payouts, the player is paid according to the posted pay below by the player-dealer.



5. If the player's hand does not qualify for payouts, the player-dealer collects the 6 Card Bonus wager.
6. The player-dealer will pay all winning 6 Card Bonus wagers and will collect all losing 6 Card Bonus wagers.
7. The 6 Card Bonus wager may win or lose regardless of the outcome of the Ante wager. The 6 Card Bonus wager shall not be forfeited if the player folds their hand and does not place a Play wager.
8. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.
9. Backline betting is permitted on the 6 Card Bonus wager.
10. Winning 6 Card Bonus wagers pay as follows:

	TCB-6B4
Royal Flush	1,000:1
Straight Flush	200:1
Four of a Kind	100:1
Full House	20:1
Flush	15:1
Straight	10:1
Three of a Kind	5:1

Collection Fees

The schedule below identifies all the fees collected on all base Ante and Bonus wagers in the play of Three Card Poker 6 Card Bonus. The collection shall be taken per hand from the player based on their Ante wager. A collection is also taken from the player-dealer position based on the total monetary values of all Ante and Bonus wagers placed. There is no collection taken from the player on the Pair Plus Bonus wager. The fees shall be collected and dropped by the casino dealer after each player has placed their wagers but prior to cards being dealt or any round of play being conducted. The fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only the one collection schedule, which utilizes one table limit and the specified collection for that table limit, as listed below, shall be used. Furthermore, the collection rates may not be calculated as a portion of wagers made or winnings earned. The approved collection and schedules for the game of Three Card Poker 6 Card Bonus are as shown below:

THREE CARD POKER™

Schedule Option	Total Table Action	Player-Dealer Fee	Player Ante Wager	Player Fee	6 Card Bonus Wager	Player Fee
1	\$5 - \$100	\$1.00	\$5-\$100	\$1.00	\$5-\$100	\$1.00
	\$105 - \$200	\$2.00	\$105 - \$200	\$2.00		
	\$205 - \$300	\$3.00	\$205 - \$300	\$3.00		
	\$305 - \$400	\$4.00	\$305 - \$400	\$4.00		

Table Layout

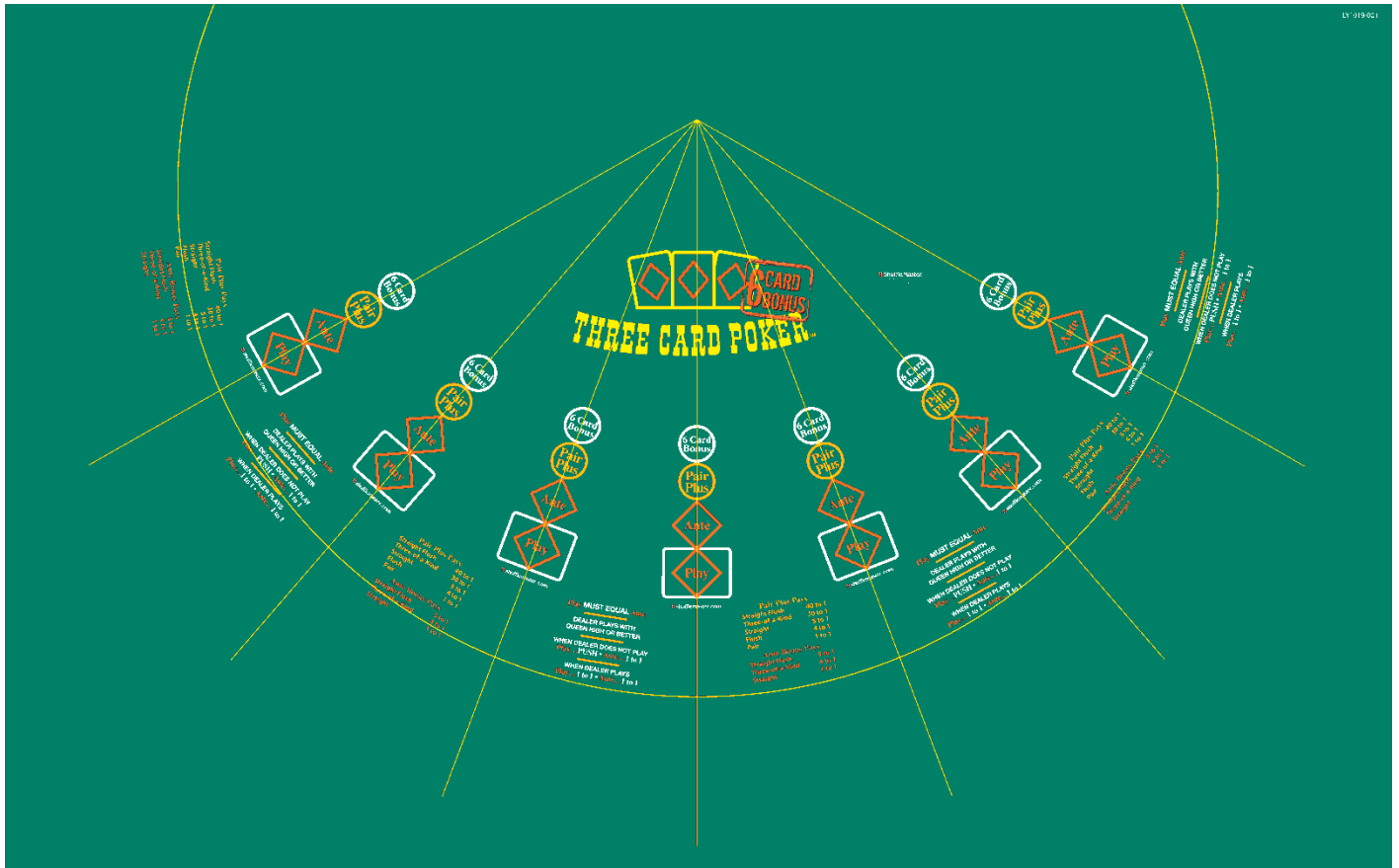
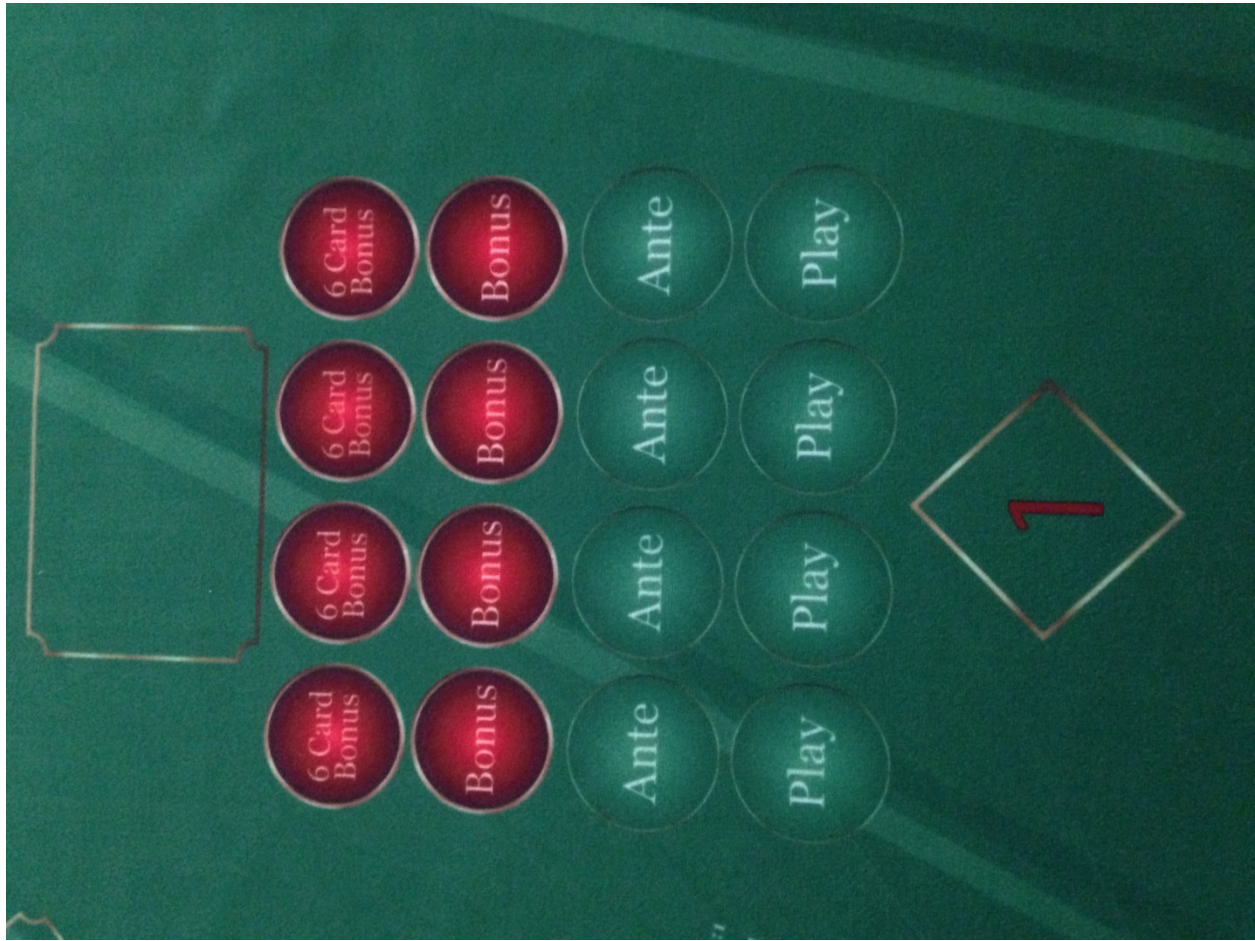




Table Layout Showing Backline Betting Circles



Collection Schedules and Fees

21st Century Blackjack 9.0 (GEGA-004048)

For **schedule option 1**, the collection fees shall be taken from the player based on the amount of the player's wager. A collection shall also be taken per round of play from the player-dealer, as well as a separate fee taken for each bonus bet taken. There shall be no additional collection fee taken when a player doubles-down, splits cards, surrenders their hands, or places an insurance wager. The collection fees shall be collected by the house dealer after each player has placed their wagers prior to cards being dealt or any round of play being conducted, and dropped by the house dealer. The approved collection fees and schedules for the game of 21st Century Blackjack 9.0 are as shown below:

Schedule Option	Table Limit	Total Table Action	Player-Dealer Fee	Player Wager	Player Fee	Bonus Bet Fee
1	\$5-\$400	\$5 - \$100	\$1.00	\$5-\$100	\$1.00	\$1
		\$105-\$200	\$2.00	\$105-\$200	\$2.00	
		\$205-\$300	\$3.00	\$205-\$300	\$3.00	
		\$305-\$400	\$4.00	\$305-\$400	\$4.00	

No Bust 21st Century Blackjack (GEGA-001723)

For **schedule option 1**, a collection fee shall be taken from the player based on the amount of that player's wager. A collection fee shall also be taken per round of play from the player-dealer. No collection fee shall be taken for each of the following wagers: double down, split, insurance or surrender. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The approved collection fees and schedules for the game of No Bust 21st Century Blackjack are as shown below:

Schedule Option	Table Limit	Player Wager	Player Fee	Player-Dealer Fee
1	\$5-\$100	\$5-\$20	\$.50	\$2
		\$21-\$100	\$1.00	

Double Hand Poker (Pai Gow Poker) (GEGA-001719)

For **schedule option 1**, a collection fee shall be taken from the player based on the amount of that player's wager. A collection fee shall also be taken per round of play from the player-dealer. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The approved collection fees and schedules for the game of Double Hand Poker are as shown below:

Schedule Option	Table Limits	Player Wager	Player Fee	Player-Dealer Fee
1	\$10-\$200	\$10-\$100	\$1	\$2
		\$101-\$200	\$2	

California Games Collection Rates

Pai Gow Tiles (GEGA- 003052)

For **schedule option 1**, a collection fee shall be taken from the player based on the amount of that player's wager. A collection fee shall also be taken per round of play from the player-dealer. The collection fees shall be collected prior to tiles being dealt or any round of play being conducted. The approved collection fees and schedules for the game of Pai Gow Tiles are as shown below:

Schedule Option	Table Limits	Player Wager	Player Fee	Player-Dealer Fee
1	\$10-\$400	\$10-\$200	\$1	\$4
		\$201-\$400	\$2	

Three Card Poker (GEGA-003053)

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player for each ante wager. However, there shall be no additional collection fee when placing the play bet or a Bonus Bet wager. At any given time, a player may only wager \$1,000 per hand cumulatively between the ante, play and Bonus Bet wagers. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The approved collection fees and schedules for the game of Three Card Poker are as shown below.

Schedule Option	Table Limit	Player Wager	Player Fee	Player-dealer Fee
1	\$10 - \$400	\$10 - \$100	\$1.00	\$2.00
		\$101 - \$200	\$2.00	
		\$201 - \$300	\$3.00	
		\$301 - \$400	\$4.00	

Three Card Poker 6 Card Bonus (GEGA-004183)

For **schedule option 1**, the fees shall be collected on all base Ante and Bonus wagers in the play of Three Card Poker 6 Card Bonus. The collection shall be taken per hand from the player based on their Ante wager. A collection is also taken from the player-dealer position based on the total monetary value of all Ante and Bonus wagers placed. There is no collection taken from the player on the Pair Plus Bonus wager. The fees shall be collected and dropped by the casino dealer after each player has placed their wagers but prior to cards being dealt or any round of play being conducted. The approved collection and schedules for the game of Three Card Poker 6 Card Bonus are as shown below:

Schedule Option	Total Table Action	Player-Dealer Fee	Player Wager	Player Fee	6 Card Bonus Wager	Player Fee
1	\$5 - \$100	\$1.00	\$5-\$100	\$1.00	\$5-\$100	\$1.00
	\$105 - \$200	\$2.00	\$105 - \$200	\$2.00		
	\$205 - \$300	\$3.00	\$205 - \$300	\$3.00		
	\$305 - \$400	\$4.00	\$305 - \$400	\$4.00		

California Games Collection Rates

Commission-Free Baccarat (GEGA-003054)

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player based on the total amount wagered by the player on the player betting circle, the banker betting circle and/or the tie bet. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The approved collection fees and schedules for the game of Commission Free Baccarat are as shown below.

Schedule Option	Table Limit	Player Wager	Player Fee	Player-dealer Fee
1	\$10 - \$400	\$10 - \$100	\$1.00	\$2.00
		\$101 - \$200	\$2.00	
		\$201 - \$300	\$3.00	
		\$301 - \$400	\$4.00	

Collection Procedures

California Games - California games utilize a player-dealer position. The position must be offered systematically and continuously in a clockwise manner around the table after every two hands. All controlled game wagers, including bonus bets, are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

- Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed above, shall be used at a table at any one time. Collection rates and fees shall be determined prior to the start of play of any hand or round. Rates may not be calculated as a fraction or percentage of wagers made or winnings earned. Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table limit.
- The Casino shall provide ample notice to patrons regarding the collection rates and fees, as well as the procedure for collecting them. Collection fees shall be conspicuously posted on or within view of every gaming table

Fortune Pai Gow Poker

Type of Game

The game of Fortune Pai Gow Poker utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. A player shall only remain the player-dealer position for two consecutive rounds of play before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of play.

Object of Game

Fortune Pai Gow Poker adds a bonus bet element to the traditional game of Pai Gow Poker played in California Cardrooms. Each player competes against the player-dealer to make the best possible hand.

In Fortune Pai Gow Poker, a player can place an optional Fortune Bonus Bet. A player that wagers at least \$5 on the Fortune Bonus Bet qualifies for an Envy Bonus prize.

Description of the Deck and Number of Decks Used

Fortune Pai Gow Poker is played with a standard 52 card deck including a Joker for a total of 53 cards. A joker may be used as an ace or to complete a straight or flush.

Card Values and Hand Rankings

The rank of each card used in Fortune Pai Gow Poker, in order of highest to lowest rank, shall be: Ace, King, Queen, Jack, Ten, 9, 8, 7, 6, 5, 4, 3, 2. All suits shall be considered equal in rank.

The hand rankings for the game of Fortune Pai Gow Poker, in order of highest to lowest, are as follows:

Hand Dealt	Hand Requirements
7 Card Straight Flush (No Joker)	<i>A hand that consists of seven cards of the same suit in consecutive ranking that does not utilize a joker. An ace, king, queen, jack, 10, 9, and 8 is the highest ranked 7 Card Straight Flush (No Joker) hand and a 7, 6, 5, 4, 3, 2 and ace is the lowest ranked 7 Card Straight Flush (No Joker) hand.</i>
Royal Flush + Royal Match	<i>A hand that consists of ace, king, queen, jack, 10 and king, queen suited.</i>
7 Card Straight Flush (With Joker)	<i>A hand that consists of seven cards of the same suit in consecutive ranking that utilizes a joker. An ace, king, queen, jack, 10, 9, and 8 is the highest ranked 7 Card Straight Flush (With Joker) hand, with one of those cards being substituted with a joker, and a 7, 6, 5, 4, 3, 2 and ace is the lowest ranked 7 Card Straight Flush (With Joker) hand, with one of those cards being substituted with a joker.</i>
Five Aces	<i>A hand that consists of five cards containing all aces, including a joker.</i>
Royal Flush	<i>A hand that consists of an ace, king, queen, jack and 10 of the same suit.</i>

Fortune Pai Gow Poker

<i>Straight Flush</i>	<i>A hand that consists of five cards of the same suit in consecutive ranking. A king, queen, jack, 10 and 9 is the highest ranked Straight Flush and a 5, 4, 3, 2 and ace is the lowest ranked Straight Flush.</i>
<i>Four of a Kind</i>	<i>A hand that consists of four cards of the same rank. Four aces is the highest ranked Four of a Kind and four 2's is the lowest ranked Four of a Kind.</i>
<i>Full House</i>	<i>A hand that consists of a Three of a Kind and a Pair. Three aces and two kings is the highest ranked Full House and three 2's and two 3's is the lowest ranked Full House.</i>
<i>Flush</i>	<i>A hand that consists of five cards of the same suit, but that are not in consecutive ranking. An ace, king, queen, jack and 9 is the highest ranked Flush and a 7, 6, 5, 4, 2 is the lowest ranked Flush.</i>
<i>Straight</i>	<i>A hand that consists of five cards that are in consecutive ranking, but that are not the same suit. An ace, king, queen, jack and 10 is the highest ranked Straight and a 5, 4, 3, 2 and ace is the lowest ranked Straight.</i>
<i>Three of a Kind</i>	<i>A hand that consists of three cards of the same rank. Three aces is the highest ranked Three of a Kind and three 2's is the lowest ranked Three of a Kind.</i>
<i>Two Pairs</i>	<i>A hand that consists of two pairs. Two aces and two kings is the highest ranked Two Pairs and two 3's and two 2's is the lowest ranked Two Pairs.</i>
<i>One Pair</i>	<i>A hand that consists of two cards of the same rank. Two aces is the highest ranked Pair and two 2's is the lowest ranked Pair.</i>
<i>High Card</i>	<i>A hand that consists of five cards that do not make any of the hands listed above. An ace, king, queen, jack and 9 is the highest ranked High Card hand and 7, 6, 5, 4, 2 is the lowest ranked High Card hand.</i>

Description of Table Used and Total Number of Seated Players

An industry standard Pai Gow Poker table will be used to play Fortune Pai Gow Poker. The table felt will have the game name and segregated marked Fortune Bonus Bet areas. Backline betting is permitted on all wagers.

Fortune Pai Gow Poker is played on a standard Pai Gow Poker table which seats a maximum of seven players including the player-dealer position. The game may be played on a larger table that seats more than seven players; however, a maximum of seven players may be active in the game during each round of play.

Dealing Procedures and Round of Play

The casino dealer will complete the deal of seven piles of seven cards face down in front of the casino dealer. When dealing the seven piles of seven cards, the casino dealer shall deal one card at a time in front of them until there are seven cards, starting from left to right. Once there are seven cards laid out, the casino dealer shall deal each pile another card, from right to left, giving each pile a total of two cards. This process of dealing cards left to right, then right to left, shall be completed until each pile has seven cards. The remaining four cards shall be placed in the discard pile.

Fortune Pai Gow Poker

Once cards have been stacked, the player-dealer randomly selects one of the seven piles. This pile will be distributed to the player who receives the "Action button". The casino dealer identifies the hand by placing a button marked "Action" on this pile by pushing it forward and turning the pile side ways.

To determine the placement of the "Action" button, the player-dealer shakes a dice cup containing three standard dice. The sum of the dice indicates which seat the first pile of seven cards will be distributed. The player-dealer's position is always one, eight, and fifteen. Other seats, in clockwise rotation, respectively represent the other numbers. If the numerical total of the dice is one, eight, or fifteen, the player-dealer shall receive the first set of cards and the player to the left of the player-dealer shall receive the "Action" button. Wagers shall be settled in a clockwise manner around the table, starting with the player with the "Action" button. Furthermore, all wagers shall be settled from seat to seat in the following order: the Fortune Pai Gow Poker game wager, then the Fortune Bonus Bet wager, and then the Envy Bonus. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

Once the "Action" button position is determined, the casino dealer shall distribute the seven piles of cards, starting with the pile that has the "Action" button and continuing clockwise around the table. All seven piles of cards will be distributed to all seats at the table, regardless of whether a player is seated at each position or a wager has been placed. Once all of the piles of cards have been distributed, the casino dealer will collect the cards distributed to seats without a wager and place them in the discard pile.

Each player and the player-dealer put up any bets they wish to place for the next hand. Players have the option of placing a Fortune Bonus Bet wager at this time as well.

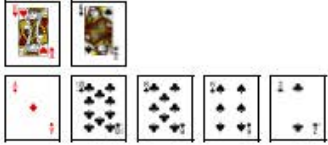
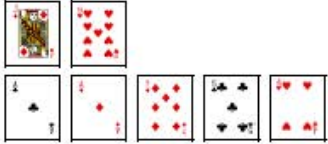
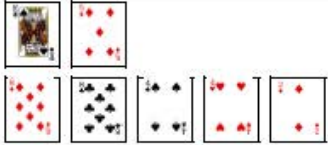
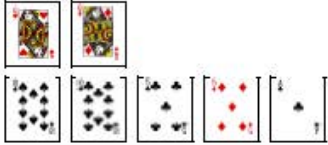
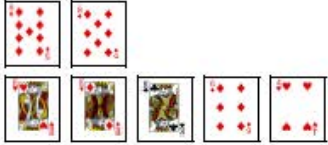
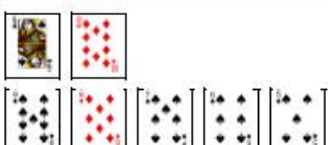
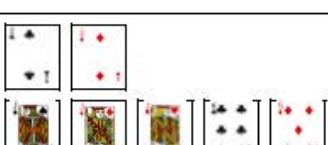


The casino dealer will then follow dealing procedures and standards of play, as described above.

Once the cards have been distributed, each player shall set their hands by arranging the seven cards into a two card hand which is placed in front of the five card hand, and a five card hand which is placed behind the two card hand. The five card hand must rank higher than the two card hand, according to the ranking of hands, as shown above.

When all players' hands have been set, the casino dealer exposes the player-dealer's hand, and sets it according to the "House Way" chart, as shown below.

Fortune Pai Gow Poker

PAI GOW POKER HOUSE WAY

HAND	HOW TO PLAY *	EXAMPLE
NO PAIR	Put 2nd and 3rd highest cards in front.	
ONE PAIR	Put pair in back, highest two other cards in front.	
TWO PAIR	If high pair is A's, K's, Q's - always split. If high pair is J's, 10's, 9's - split unless A in front. If high pair is 8's, 7's, 6's - split unless K in front. If high pair is 5's, 4's, 3's, 2's - split unless Q in front.	
THREE PAIRS	Put highest pair in front.	
THREE OF A KIND	If A's - always split. If K's and below - never split. If two sets of three of a kind - split highest set.	
STRAIGHT, FLUSH, STRAIGHT FLUSH	With no pair - always play the complete hand. With one pair - always play the complete hand. With two pairs - play according to two pairs strategy. With 3 of a kind - play complete hand in back, pair in front. If straight, flush, and/or straight flush - put the two highest cards in front that will leave any complete hand behind.	
FULL HOUSE	Put the highest permissible pair in front.	
FOUR OF A KIND	If A's, K's, Q's - always split. If J's, 10's, 9's - split unless K in front. If 8's, 7's, 6's - split unless Q in front. If 5's and below - never split. If 4 of a kind with a pair - play complete hand behind.	
FIVE ACES	Put pair of A's in front.	

* When possible, always play the highest pair in front that will leave a complete hand (straight or better) behind.

Fortune Pai Gow Poker

Once the player-dealer's hands are set according to the "House Way," each player's hand is exposed, in turn, and compared to the player-dealer's hands to determine the winners, losers, or tie hands.

Each player's five card hand will be compared to the player-dealer's five card hand, and each player's two card hand will be compared to the player-dealer's two card hand, in turn, starting with the "Action" button.

How Winners are Determined and Paid

The Fortune Pai Gow Poker game wager wins if the two card hand and the five card hand held by the player ranks higher than the player-dealer's two card hand and the five card hand. Winning Fortune Pai Gow Poker game wagers are paid 1 to 1.

The Fortune Pai Gow Poker game wager loses if the two card hand and the five card hand held by the player ranks lower than the player-dealer's two card hand and the five card hand.

The Fortune Pai Gow Poker game wager "pushes" if one of the hands held by the player ranks higher than the player-dealer's corresponding hand, and the player's other hand ranks lower than the player-dealer's corresponding hand. In this case, neither the player nor the player-dealer wins or loses; the wager is a "push" and is returned to the player.

If one hand is identical in rank to the player-dealer's hand, it is a "copy hand." The player-dealer wins all "copy hands."

Once the standard Pai Gow Poker wagers are settled (win, lose, tie/push) the casino dealer will determine if the player's hand qualifies for the Fortune Bonus Bet and/or the Envy Bonus.

The Fortune Bonus bet considers the best hand possible among the player's seven cards.

If the player's hand qualifies for payouts, the player is paid according to the posted pay table.

- The casino dealer leaves the "Envy" button, if applicable, next to the player's original wager and payouts. The casino dealer will not pick up "Envy" buttons until all wagers are reconciled.

If the player's hand does not qualify for payouts, the player-dealer collects the Fortune Bonus Bet wager.

- The casino dealer leaves the "Envy" button, if applicable, next to the player's Fortune Pai Gow Poker game wager and payouts. The casino dealer will not pick up "Envy" buttons until all wagers are reconciled.

The player-dealer pays any Envy Bonuses at the end of the round.

- If at least one player has a Four of a Kind or higher, all players with "Envy" buttons win (see pay table).
- In the event more than one player has at least Four of a Kind, then all players with "Envy" buttons win multiple payouts.
- A player cannot win an Envy Bonus for their own hand or for the player-dealer's hand.

The player-dealer collects all losing Fortune Bonus Bet wagers and pays all winning Fortune Bonus Bet wagers.

The cards are collected, shuffled, and a new round begins.

Fortune Pai Gow Poker

Bonus Bets

Fortune Bonus Bet

For each seated position, there shall be one separate and specifically designated area for the placement of a Fortune Bonus Bet wager. A player may only place a Fortune Bonus Bet wager if they have also placed a Fortune Pai Gow Poker game wager prior to the initial deal.

Backline bettors as well as seated players are eligible to place a Fortune Bonus Bet wager. The Fortune Bonus Bet takes into account the first seven (7) cards dealt as a player's hand. In the event that the first seven (7) cards dealt to a player that placed a Fortune Bonus Bet wager is a pre-determined and designated qualifying hand, as shown below, the Fortune Bonus Bet wager shall win. The player shall then receive a monetary payout based on the bonus hand that the player has received and the payable, as shown below. Any other combination of the first seven (7) cards dealt, other than the hands shown below, shall lose. There is no opportunity for the Fortune Bonus Bet wager to tie as it is dependent on the cards dealt as the player's hand, not a comparison of cards or hands.

The joker can be used as an ace or to complete a straight or flush, on the Fortune Bonus Bet.

The Fortune Bonus Bet wager remains in action regardless of whether the player's Fortune Pai Gow Poker game wager wins, loses, or pushes.

The player-dealer shall pay all qualifying Fortune Bonus Bet wagers and shall collect all Fortune Bonus Bet wagers that did not qualify. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

Qualifying Fortune Bonus Bet wagers shall be paid according to the table, as shown below.

Envy Bonus

A player that places a wager of at least \$5 on the Fortune Bonus Bet shall receive an "Envy" button and may qualify for the Envy Bonus payout if another player who placed a Fortune Bonus Bet wager receives a pre-determined and designated qualifying hand, as shown below. Players shall receive one "Envy" button for each Fortune Bonus Bet wager in an amount equal to or greater than \$5.

Seated players as well as back-line bettors are eligible to receive an "Envy" button.

The Envy Bonus takes into account the first seven cards dealt as a player's hand. In the event that the first seven cards dealt to a player that has placed a Fortune Bonus Bet wager is a pre-determined and designated qualifying hand, as shown below, all players with an "Envy" button shall win. However, a player is not eligible to win an Envy Bonus for their own hand if it qualifies for an Envy Bonus payout. If multiple players have made a seven card qualifying Fortune Bonus Bet and Envy Bonus hand, then all players with an "Envy" button shall win, other than for their own hand. Players shall receive a fixed monetary payout based on the qualifying hand that another player has received and the payable, as shown below. Any other combination of the first seven cards dealt, other than the hands shown below, shall lose.

The Envy Bonus may win regardless of the outcome of the Fortune Pai Gow Poker game wager.

Fortune Pai Gow Poker

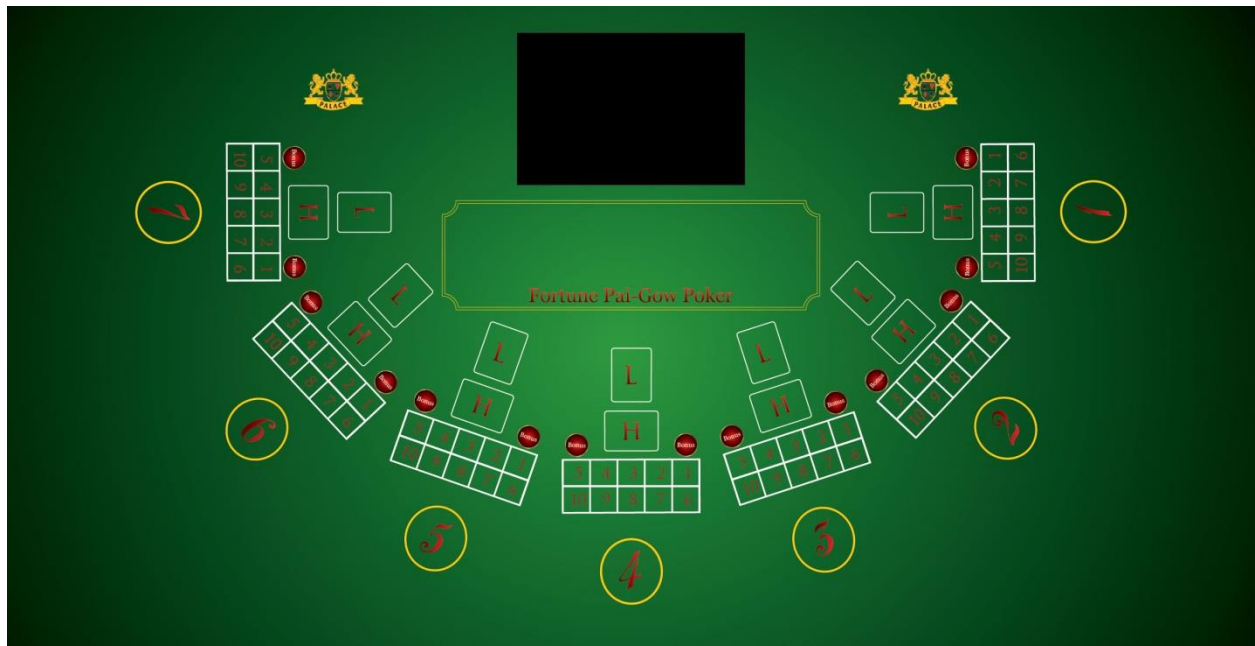
The player-dealer shall pay all qualifying Envy Bonuses and shall collect all “Envy” buttons that did not qualify. Wagers are collected or paid, to the extent that the player-dealer’s wager covers. Once the player-dealer’s wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

Qualifying Envy Bonus buttons shall be paid according to the table, as shown below.

BONUS BET PAYTABLE

Hand	Pays	Envy
7 Card Straight Flush	5,000 to 1	\$5,000
Royal Flush + Royal Match	2,000 to 1	\$1,000
7 Card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
4 of a Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
3 of a Kind	3 to 1	
Straight	2 to 1	

Table Layout



Fortune Pai Gow Poker

Collection Rates

For **schedule option 1**, a collection fee shall be taken per spot, from the player-dealer. A collection fee shall be also taken, per spot, from each player that places a wager(s). There shall be no additional collection fee taken from players when placing a Fortune Bonus Bet (when applicable). The collection fees shall be collected and dropped by the house dealer at the conclusion of the hand or round of play. The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Rates may not be calculated as a fraction or percentage of wagers made or winnings earned. Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table limit. The approved collection fees and schedules for the game of Fortune Pai Gow Poker are as shown below:

Schedule Option	Table Limit	Player Wager Per Betting Circle	Player Collection Rate	Player-Dealer Collection Rate
1	\$10-\$4,000	\$10-\$200	\$1.00	\$4.00
		\$205-\$400	\$2.00	

California Games Collection Rates

Collection Rates Schedule

Although the Bureau has approved these collection rates, these collection rates do not affect any rules regarding player-dealer rotation. The Bureau reserves the right to: (1) review the lawfulness of the California Games Collection Rates; (2) notify all law enforcement agencies and gambling establishments if further review determines the California Games Collection Rates to be unlawful; (3) require gambling establishments to cease and desist offering the California Games Collection Rates if found to be unlawful; and (4) take action against those gambling establishments that decline to abide by the Bureau's cease and desist notification.

21st Century Blackjack 9.0 (GEGA-004048) - For **schedule option 1**, the collection fees shall be taken from the player based on the amount of the player's wager. A collection shall also be taken per round of play from the player-dealer, based on the total action of the table. There shall be no additional collection fee taken when a player doubles-down, splits cards, surrenders their hands, or places an insurance wager. The bonus bet fees are included in the player wager per circle column, in which the bonus bet total and the base game wager will not exceed the circle limit. The collection fees shall be collected by the house dealer after each player has placed their wagers prior to cards being dealt or any round of play being conducted, and dropped by the house dealer.

Schedule Option	Table Limit per Seat	Player Wager per Circle	Player Fee	Total Table Action	Player-Dealer Fee
1	\$5-\$400	\$5-\$100	\$1	\$5-\$100	\$1
		\$101-\$200	\$2	\$101-\$200	\$2
		\$201-\$300	\$3	\$201-\$300	\$3
		\$301-\$400	\$4	\$301+	\$4

Fortune Pai Gow Poker (GEGA-004660) - For **schedule option 1**, a collection fee shall be taken per seat, from the player-dealer. A collection fee shall be also taken, per spot, from each player that places a wager(s). There shall be no additional collection fee taken from players when placing a Fortune Bonus Bet (when applicable). The collection fees shall be collected and dropped by the house dealer at the conclusion of the hand or round of play.

Schedule Option	Table Limit Per Spot	Player(s) Wager Per Square	Player(s) Fee	Total Table Action	Player-Dealer(s) Fee
1	\$10 - \$4000	\$10 - \$200	\$1.00	\$10-\$200	\$2.00
		\$201 - \$400	\$2.00	\$201+	\$4.00

Pai Gow Tiles (GEGA- 003052) - For **schedule option 1**, a collection fee shall be taken from the player based on the amount of the player's wager. A collection fee shall also be taken per round of play from the player-dealer based on the total table action. The collection fees shall be collected prior to tiles being dealt or any round of play being conducted.

Schedule Option	Table Limit per Seat	Player Wager per Square	Player Fee	Total Table Action	Player-Dealer Fee
1	\$10-\$4000	\$10-\$200	\$1	\$10-\$200	\$2
		\$201-\$400	\$2	\$201+	\$4

California Games Collection Rates

Three Card Poker 6 Card Bonus (GEGA-004183) - For **schedule option 1**, the fees shall be collected on all base Ante and Bonus wagers in the play of Three Card Poker 6 Card Bonus. The collection shall be taken per hand from the player based on their Ante wager. A collection is also taken from the player-dealer position based on the total table action. There is no collection taken from the player on the Pair Plus Bonus wager. The bonus bet fees are included in the player wager per circle column. The fees shall be collected and dropped by the casino dealer after each player has placed their wagers but prior to cards being dealt or any round of play being conducted.

Schedule Option	Table Limit per Seat	Player Wager per Circle	Player Fee	Total Table Action	Player-Dealer Fee
1	\$5-\$400	\$5-\$100	\$1	\$5-\$100	\$1
		\$101-\$200	\$2	\$101-\$200	\$2
		\$201-\$300	\$3	\$201-\$300	\$3
		\$301-\$400	\$4	\$301+	\$4

Collection Procedures

- Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed above, shall be used at a table at any one time.
- Collection rates and fees shall be determined prior to the start of play of any hand or round.
- Rates may not be calculated as a fraction or percentage of wagers made or winnings earned.
- Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table limit.
- The Casino shall provide ample notice to patrons regarding the collection rates and fees, as well as the procedure for collecting them.
- Collection fees shall be conspicuously posted on or within view of every gaming table.

EZ Baccarat Panda 8

Type of Game

The game of EZ Baccarat Panda 8 utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. A player shall only remain in the player-dealer position for two consecutive rounds of play before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game

The object of the game is to place a bet on the hand, either player or banker, that will have an accumulated point value closer to nine than the other hand.

Description of the Deck and Number of Decks Used

The game is played using a standard 52-card deck and no jokers. Cards will be dealt using a multiple deck shoe. A minimum of three decks and a maximum of eight decks shall be used during the play of the game.

Card Values and Hand Rankings

The value of each card used in EZ Baccarat Panda 8, shall be as follows: picture cards (king, queen, jack) and 10s have a value of zero, an ace has a value of one, and all other cards have their face value. When the total numerical value of the cards equals ten or more, only the right-hand digit (numeric count) is considered. The ranking of hands for EZ Baccarat Panda 8, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Natural 9	A two card hand with a value of nine. A Natural 9 shall only be achieved when the first two cards dealt to a hand is valued at nine.
Natural 8	A two card hand with a value of eight. A Natural 8 shall only be achieved when the first two cards dealt to a hand is valued at eight.
Nine or Eight	A three card hand with a value of nine or eight.
Seven through Zero	A two or three card hand with a value of seven, six, five, four, three, two, one or zero.

Description of Table Used and Total Number of Seated Positions

The game shall be played on either a standard blackjack table that accommodates up to seven players and a player-dealer position for a total of eight seated positions or a standard baccarat table that accommodates up to thirteen players and a player-dealer position for a total of fourteen seated positions. Within each betting area for each seated player, there shall be five separate betting spaces specifically designated for five separate wagers; the Player line, the Banker line, the Tie Bonus Bet, the Panda 8 Bonus Bet, and the Dragon 7 Bonus Bet. Each betting space at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered. Players must bet at least the table minimum.

EZ Baccarat Panda 8

Dealing Procedures and Round of Play

At the start of a game a player is offered the player-dealer position. Once the player-dealer position is accepted, the house dealer shall wait for each player to make their wager in accordance with the table limits.

1. Third-Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code, are permitted to play.
2. Backline betting is permitted on any wager.
3. Each player has the following options when placing their wager(s):
 - a. The Player line pays 1 to 1;
 - b. The Banker line pays 1 to 1;
 - c. The Tie Bonus Bet pays 9 to 1;
 - d. If a player placed a wager on either the Player line or the Banker line, they may place a wager on the Dragon 7 Bonus Bet, which pays 40 to 1.
 - e. If a player placed a wager on either the Player line or the Banker line, they may place a wager on the Panda 8 Bonus Bet, which pays 25 to 1.
4. Once all wagers have been placed, the house dealer deals one card to the right hand and one card to the left hand, one by one in rotation, until each hand has a total of two cards each.
 - a. All cards are dealt face-up.
 - b. The hand to the left of the house dealer is a community hand that belongs to those who placed a bet on the Banker line.
 - c. The hand to the right of the house dealer is a community hand that belongs to those who placed a bet on the Player line.
 - d. The player hand is resolved first and then the banker hand is resolved.
 - e. The hand closest to nine wins.
 - f. In the result of a tie, both Player line and Banker line wagers push.
5. After the house dealer delivers the first two cards to both the Player line and Banker line, the following rules apply:
 - a. The player hand must stand when the hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
 - b. If the player hand stands, then the banker hand hits on a total of 5 or less.
 - c. If the player hand hits for a complete hand then the banker hand hits using the following rules:
 - I. If the banker hand total is 3, then the banker hand is dealt a third card unless the third card dealt to the player hand was an 8.
 - II. If the banker hand total is 4, then the banker hand is dealt a third card unless the third card dealt to the player hand was a 0, 1, 8, or 9.
 - III. If the banker hand total is 5, then the banker hand is dealt a third card if the third card dealt to the player hand was 4, 5, 6, or 7.
 - IV. If the banker hand total is 6, then the banker hand is dealt a third card if the third card dealt to the player hand was a 6 or 7.
6. The chart below shows when the banker hits (H) or stands (S) according to the rules above:

EZ Baccarat Panda 8

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue	Blue
6	Blue	Blue	Blue	Blue	Blue	Blue	Red	Red	Blue	Blue
5	Blue	Blue	Blue	Blue	Red	Red	Red	Red	Blue	Blue
4	Blue	Blue	Red	Red	Red	Red	Red	Red	Blue	Blue
3	Red	Red	Red	Red	Red	Red	Red	Red	Blue	Red
2	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red
1	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red
0	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red

How Winners are Determined and Paid

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. The action on payouts will always begin with the player to the left of the player-dealer position and continue clockwise. All wagers shall be settled from seat to seat in the following order: all Player line wagers, all Banker line wagers, all Tie Bonus Bets, all Panda 8 Bonus Bets, and then all Dragon 7 Bonus Bets. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

The following shall apply for each possible outcome when determining the winner. The player-dealer shall pay and collect all wagers accordingly:

- The player-dealer shall pay all winning Player line wagers made by players when the player hand is closer to nine than the banker hand.
- The player-dealer shall pay all winning Banker line wagers made by players when the banker hand is closer to nine than the player hand.
- The player-dealer shall collect all losing Player line wagers made by players when the banker hand is closer to nine than the player hand.
- The player-dealer shall collect all losing Banker line wagers made by players when the player hand is closer to nine than the banker hand.
- The player-dealer shall pay all winning Tie bets, both the Player line and Banker line wagers will push.

Bonus Bets

Tie Bonus Bet

The Tie Bonus Bet takes into account the total value of the player's hand and the total value of the banker's hand, regardless of the number of cards each hand has, at the completion of the round. Each hand must be played according to the guidelines above. In the event the player's hand and the banker's hand are of the same value (tie), the Tie Bonus Bet shall win. In the event the player's hand and the banker's hand are not of the same value, the Tie Bonus Bet shall lose.

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tie Bonus Bet.
- A player may place a Tie Bonus Bet even if they have not placed either a Player line wager or a Banker line wager prior to the initial deal.

EZ Baccarat Panda 8

- The player-dealer shall pay all winning Tie Bonus Bets and shall collect all losing Tie Bonus Bets. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Backline betting is permitted on the Tie Bonus Bet.
- The Tie Bonus Bet pays 9 to 1.

Dragon 7 Bonus Bet

The Dragon 7 Bonus Bet wins if the banker hand has a point value of seven using three cards and the player hand has a value of six or less, regardless of the number of cards, the Dragon 7 Bonus Bet wins. The Dragon 7 Bonus Bet shall lose on all other outcomes.

- For each seated position, there shall be one separate and specifically designated area for the placement of a Dragon 7 Bonus Bet.
- A player may place a Dragon 7 Bonus Bet even if they have not placed a wager on either the Player line or on the Banker line prior to the initial deal.
- The player-dealer shall pay all winning Dragon 7 Bonus Bets and shall collect all losing Dragon 7 Bonus Bets. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Backline betting is permitted on the Dragon 7 Bonus Bet.
- All winning Dragon 7 Bonus Bets shall be paid 40 to 1.

Panda 8 Bonus Bet

The Panda 8 Bonus Bet wins if the player hand has a point value of eight using three cards and the banker hand has a value of seven or less, regardless of the number of cards, the Panda 8 Bonus Bet wins. The Panda 8 Bonus Bet shall lose on all other outcomes.

- For each seated position, there shall be one separate and specifically designated area for the placement of a Panda 8 Bonus Bet.
- A player may place a Panda 8 Bonus Bet even if they have not placed a wager on either the Player line or on the Banker line prior to the initial deal.
- The player-dealer shall pay all winning Panda 8 Bonus Bets and shall collect all losing Panda 8 Bonus Bets. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.
- Backline betting is permitted on the Panda 8 Bonus Bet.
- All winning Panda 8 Bonus Bets shall be paid 25 to 1.

EZ Baccarat Panda 8

Table Layout



Equipment Used



EZTRAK™: Baccarat Edition is an LCD-based hand tracking system that provides players with valuable statistical data, enabling them to calculate trends and percentages for any type of Baccarat table games including the very popular EZ Baccarat™.

Key Features

- Table game min and max amounts
- Numbers and percentages for Player, Banker, Tie Bonus Bets, Dragon 7 and Panda 8 Bonus Bets
- The occurrence of Naturals

EZ Baccarat Panda 8

- The number of hands per shoe
- Previous shoe statistics
- A timer (optional) that automatically closes all bets for the hand, speeding up hands per hour.

Collection Rates Schedule

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player based on the total amount wagered by the player on the player betting circle, the banker betting circle and/or the bonus bets. The collection fees shall be collected prior to cards being dealt or any round of play being conducted.

1	\$10 - \$4000	\$10 - \$200	\$1	\$10 - \$500	\$3
		\$201 - \$500	\$2	\$501 - \$1000	\$4
		\$501 - \$700	\$3	\$1001+	\$10
		\$701 - \$1000	\$4		

Collection Rates for California Games

- California games utilize a player-dealer position. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands.
- All controlled game wagers, including bonus bets, are collected or paid, to the extent that the player-dealer's wager covers.
- Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.
- The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.
- Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed above, shall be used at a gaming table at any one time.
- Collection rates and fees shall be determined prior to the start of play of any hand or round. Rates shall not be calculated as a fraction or percentage of wagers made or winnings earned.
- Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table.
- Palace Poker Casino shall provide ample notice to patrons regarding the collection rates and fees, as well as the procedure for collecting them.
- Collection fees shall be conspicuously posted on or within view of every gaming table.

Poker Games Collection Rates

Seven Card Stud High-Low Split (GEGA-001717), Seven Card Stud Low (Razz) (GEGA-001726), Seven Card Stud (GEGA-001718), Mexican Poker (GEGA-001733)

For **schedule options 1 through 5**, the collection fee shall be taken by the house dealer from the pot after the flop, based on the total number of players. A collection fee shall not be taken if the game ends before the flop.

Limit Games

\$2-\$4 Minimum Table Limits

\$15-\$30 Maximum Table Limits

Schedule Options	Number of Players	Player Fee
1	7+	\$6
2	6 or less	\$4
3	7+	\$5
4	6 or less	\$3
5	7+	\$4

Draw Poker (GEGA-001728), Lowball (GEGA-001722)

For **schedule options 1 through 3**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

No Limit/Pot Limit Games

\$1-\$2 Minimum Table Limits

Schedule Option	Number of Players	Player Fee
1	6+	\$5
2	5	\$4
3	4 or less	\$3

Texas Hold'em (GEGA-001724)

For **schedule options 1 through 7**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

Limit Games

\$3-\$6 Minimum Table Limits

\$8-\$16 Maximum Table Limits

Schedule Option	Number of Players	Player Fee
1	7+	\$5
2	6	\$3
3	5 or less	\$2
4	7+	\$4
5	6	\$2
6	5 or less	\$1
7	7+	\$3

Poker Games Collection Rates

For **schedule options 8 through 10**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

No Limit/Pot Limit Games \$1-\$2 Minimum Table Limits

Schedule Option	Number of Players	Player Fee
8	9-10	\$4
9	7-8	\$3
10	6 or less	\$2

For **schedule options 11 through 16**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

No Limit/Pot Limit Games \$1-\$2-\$2 Minimum Table Limits

Schedule Option	Number of Players	Player Fee
11	9-10	\$6
12	7-8	\$5
13	5-6	\$3
14	4 or less	\$2
15	9-10	\$5
16	7-8	\$4

Pineapple Hi-Lo (GEGA-001727), Pineapple (GEGA-001730)

For **schedule options 1 through 4**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

Limit Games \$3-\$6 Minimum Table Limits \$6-\$12 Maximum Table Limits

Schedule Option	Number of Players	Player Fee
1	7+	\$6
2	6	\$4
3	5 or less	\$3
4	7+	\$5

For **schedule options 5 through 7**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

No Limit/Pot Limit Games \$1-\$2 Minimum Table Limits

Schedule Option	Number of Players	Player Fee
5	7+	\$6
6	6	\$4
7	5 or less	\$3

Poker Games Collection Rates

Omaha Hi-Lo Split (GEGA-001720), Omaha (GEGA-001725)

For **schedule options 1 through 7**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

Limit Games

\$3-\$6 Minimum Table Limits

\$6-\$12 Maximum Table Limits

Schedule Option	Number of Players	Player Fee
1	7+	\$6
2	6	\$4
3	5 or less	\$3
4	7+	\$5
5	6	\$3
6	5 or less	\$2
7	7+	\$4

For **schedule options 8 through 10**, a collection shall be taken from the blinds in the pot before cards are dealt, with any excess amount staying in the pot. The fees are based on the total number of players.

No Limit/Pot Limit Games

\$1-\$2 Minimum Table Limits

Schedule Option	Number of Players	Player Fee
8	7+	\$6
9	6	\$4
10	5 or less	\$3

Pan (GEGA-001721)

For **schedule options 1 through 6**, a collection shall be taken from the antes in the pot before cards are dealt, with any excess amount staying in the center to be collected by the winner. The fees are based on the total number of players.

Schedule Options	Table Limit per Kondition	Number of Players	Player Fee
1	\$2	7+	\$5
2	\$2	6 or less	\$3
3	\$4	7+	\$5
4	\$4	6 or less	\$3
5	\$5	7+	\$6
6	\$5	6 or less	\$4

Poker Games Collection Rates

Collection Fees for Poker Games

- The players of the poker games, as shown above, play against each other for the pot of money on the table. The games do not utilize a player-dealer position, they are Poker games.
- The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing.
- Collection rates and fees shall be determined prior to the start of play of any hand or round.
- Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed above, shall be used at a table at any one time.
- Rates may not be calculated as a fraction or percentage of wagers made or winnings earned.
- Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table limit.
- The Palace Poker Casino shall provide ample notice to patrons regarding the collection rates and fees, as well as the procedure for collecting them.
- Collection fees shall be conspicuously posted on or within view of every gaming table.