

## PALOMAR CARD CLUB

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### REPORT OF GAMING ACTIVITIES

TEXAS HOLD'EM POKER, Basic rules, a house fee of \$5 is collected out of each pot.

OMAHA, Basic rules, a house fee of \$4 is collected out of each pot.

[REDACTED]

[REDACTED]

CHINESE POKER, Basic rules,

#### COLLECTIONS & LIMITS

<u>Unit</u> <u>Value</u>	<u>(Game</u> <u>limit)</u>	<u>Collection</u> <u>Per Player</u>
\$5		\$1 per hand
\$10		\$1 per hand
\$20		\$2 per hand

ALL OF THE ABOVE GAMES AND CONDITIONS ARE OFFERED DAILY.

**No Limit Texas Hold'em Collection Fees:**

<b>Table Limit:</b>	<b>Collection Fee:</b>
\$10/\$20 or higher	\$11 per player per 30 minutes

**Limit Texas Hold'em Collection Fees:**

<b>Table Limit:</b>	<b>Collection Fee:</b>
\$40/\$80 or higher	\$11 per player per 30 minutes

## CHINESE POKER RULES & STANDARDS OF PLAY

Each player is dealt 13 cards. The object is to arrange them into 2 hands of 5 cards and one hand of 3 cards, beating the hands made by the other players.

The 3 hands consist of a "back" hand of 5 cards, a "middle" hand of 5 cards and a "front" hand of 3 cards. The back hand must beat the middle hand, and the middle hand must beat the front hand. Otherwise the player pays a penalty to each opponent. Only 3 hand types are possible for the front hand; 3-of-a-kind, one pair, and high card. Straights and flushes typically don't count (see ~~Clear Sweeps~~ below).

The game stakes are quoted in dollars per unit. Once the hands are played, each player compares their 3 hands against those of each of the other players. So in a 4-player game, each player makes 3 separate comparisons; one against each other player.

You win 1 unit for each corresponding hand of another player that you beat and lose 1 for each hand that beats you. When the hands match you neither win nor lose.

Eastern Chinese Poker awards bonuses for certain hands:

VALUE	FRONT	MIDDLE	BACK
3-of-a-Kind	3		
Full House		2	
4-of-a-Kind		8	4
Straight Flush		10	5
<b>(maximum bonus 12 units from each player per hand)</b>			

When a bonus hand is involved, the winning hand earns only the bonus hand points. So if a player wins all 3 hands with a 4-of-a-Kind in the back, he wins 6 units.

A **Clean Sweep** hand is one of several hands with a special ranking that wins automatically. They are as follows:

NAME	DESCRIPTION	UNITS
Dragon	One of every rank	13
6 Pairs	(4 of a kind can count as 2 pair)	3
3 Straights	Straights in front, middle, and back	3
3 Flushes	Suited cards in front, middle, and back	3

If multiple players have Clean Sweep hands, the higher ranking hand wins the total unit value for that hand, the value for the lower ranking Clean Sweep hand won't be subtracted. If 2 Clean Sweep hands have the same ranking, they tie. No money is exchanged between these 2 players, but they collect from the others. If you don't declare a Clean Sweep, it plays as a regular hand.

A player fouls if he/she declares a Clean Sweep but can't produce it.

If a player fails to set front, middle and back hands in the proper ranking order, the hand fouls and the player pays a penalty to each opponent.

Against a regular hand, 3 units + any opponents bonus

Against a Clean Sweep hand, the value of the Clean Sweep hand

Chinese Poker incorporates a "dealer puck" to initiate payment at the end of each game. The player to the immediate right of the puck is the first to compare their hand with the others', and so on around the table. Any player low on cash is thus prevented from gaining or losing more than what he/she had available at the start of the game.

There is a "Bonus Award", funded 100% by the house, to any player that has four of a kind in their "middle hand". The house starts this award off at \$100 and increases it \$40 per day until it is won or it reaches \$1,000. Once it is paid out, it is set back to \$100 and the cycle repeats.

No purchase is necessary to compete for this award.

#### **COLLECTIONS & LIMITS**

Unit (Game Value limit)	Collection Per Player
\$5	\$1 per hand
\$10	\$1 per hand
\$20	\$2 per hand
\$25	\$2 per hand
\$50	\$2 per hand
\$100 & above	\$5 per hand
Game limits not listed will be collected At the next highest level.	

## TEXAS HOLD'EM

In Texas Hold'em, each player receives two down cards as the initial hand. There is a round of betting after these cards have been delivered. Three board-cards are turned simultaneously (which is called "the flop") and another round of betting occurs. The next two board-cards are turned one at a time with a round of betting after each one. These board-cards are community cards and after the final round of betting has been completed a player may use any combination of five cards (one in their hand, four from the board, etc...) to determine their best hand. A player may use all of the board-cards, which is termed "playing the board".

Hold'em uses a flat disc called a Dealer button to indicate the player who in theory dealt the cards for that pot. The button (player with the Dealer button) is last to receive cards on the initial deal and has the right of last action on all betting rounds except the first. One or more blind bets are used to stimulate action and initiate play. Blinds are posted before the player looks at his cards. Blinds count as part of that player's bet, unless the structure of a specific game or situation requires part or all of a particular blind to be "dead". Dead chips are not part of a player's bet and are taken into the center of the pot.

Blinds are posted by players who sit in consecutive clockwise order from the button. Action is initiated on the first betting round by the player on the immediate left of the person who posted the furthest blind clockwise from the button. On all subsequent rounds the action is begun by the first active player from the button.

Check and raise is permitted.

A bet and three raises are allowed. There is no limit of raises with only two players remaining.

A player who puts a single chip into the pot that is larger than the bet to him or her is assumed to have called the bet, unless he or she announces "raise".

A card placed face-up in the deck (boxed card) shall be treated as a scrap of paper. A Joker that appears in a game that does not use a Joker, is also a scrap of paper. A card being treated as a scrap of paper is replaced by the next card below it in the deck, except when it is dealt to player as a down card. In this situation, it will be replaced after that round of cards have been dealt. If a player does not call attention to the Joker among his or her cards before acting on his or her hand, then his or her hand is foul.

If a player's hole card is exposed due to a Dealer error, the player may not keep the exposed card. After completing the deal, the Dealer will exchange the exposed card with the top card on the deck and place the exposed card **face up** on the top of the deck. The exposed card will be used as the burn card after all action, before the flop, is completed. 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 calls for, and it is discovered before two (2) players act on their hands, it is a misdeal. If it is discovered after two (2) players have acted, all money is forfeited by that player.

If the flop has too many cards, it will be taken back and re-shuffled except the burn card will remain burned. No new burn card will be used.

If cards are flopped by the Dealer before all the betting is completed, the entire flop is taken back and re-shuffled. No burn on re-flop.

If the Dealer turns up the fourth card on the board before the round of betting is completed, the card is not in play. After completion of the betting, the next card is burned and the fifth card is put in the fourth card's place. After betting is completed, the Dealer will re-shuffle the deck, including the card that was taken out of play but not the burn card or discards. The Dealer will then deal the fifth card minus the burn.

If the fifth card is turned up before betting is complete, it shall be re-shuffled in the same manner as the previous rule.

A player may only play the board by throwing his hand away if: (1) The hand has been checked around, or (2) If there was a bet and a call and the called bettor has clearly announced that he or she is playing the board before throwing his or her hand away.

The winning hand must show both cards face up on the table.

The new player may not sit down in the middle of blinds, but must wait until the button passes.

A new [player entering any Hold'em game has two options: (1) He may chose to wait for his big blind, or (2) He may post the largest blind for the game. If he or she chooses the latter, the blind does act as his or her opening bet and the player may either call by rapping the table or make the prescribed raise. If a player leaves the table for any reason and the blinds pass his or her position, the player may resume play by posting the total amount of blinds for the game or wait for the big blind. If the player chooses to post the total amount of blinds, the small blind goes to the center of the pot while the big blind is live.

The Dealer button always moves forward and the blinds are adjusted accordingly.



## SEVEN CARD STUD

The winning hand must show all cards prior to the pot being awarded. Cards read for themselves. Dealers will assist in reading hands to the best of their ability although it is the player's responsibility to protect their hand at all times. The player instituting the action, (either by betting or checking) must turn their hand over **first** upon completion of all action.

Check and raise is permitted.

A bet and three raises are allowed for each betting round, however, completing an opening forced bet does not count as a raise. there is no limit of raises with only two players remaining.

The ranking of suits is used only to determine the lowest card for a forced bet, drawing for seats in games, etc. Suits are ranked from (highest to lowest) Spades, Hearts, Diamonds, and lowest in clubs.

Boxed cards will be treated as a scrap of paper. A Joker in a non-joker game will be treated the same way. Such a card is replaced by the next card except when it is dealt as a down card. In this situation it will be replaced last. If a player does not call attention to the Joker before acting, their hand is fouled.

A player receives his or her ante back and is out of the hand if he or she does not have the correct number of cards on the deal. If it is not discovered immediately, and the player takes action, the player has a fouled hand and the money in the pot is forfeited.

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

If a player's first or second hole card is accidentally exposed, the third card is dealt down. If both hole cards are dealt up, the player has a dead hand and receives his or her ante back.

If a Dealer deals a seat an incorrect first or second down card and the error cannot be corrected, it is a misdeal. If it occurs on an up card, it will be corrected by moving the cards to the proper order. If it occurs on the final down card and it cannot be corrected, the hands will play.

When a player turns any of his or her up cards over after a bet has been made, he or she risks losing the pot.

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

If a Dealer burns two cards or fails to burn a card, the cards are to be moved, if possible, 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 a Dealer turns the last card face up to the first player, all remaining players will receive their last card face up. The player who was high on the sixth card remains high and betting continues as normal. If players have already received down cards before a card is accidentally turned up, any remaining players will continue to receive their final cards **down**. The player whose final down card was exposed has the option, before any action takes place, to declare himself all in.

On all fixed limit games, i.e. 3-6, 5-10, etc., if a player makes an open pair on the fourth card that player has the option of betting either \$5.00 or \$10.00 (5-10 limit). If he bets \$5.00, the next player (s))) may raise in increments of \$5.00 or \$10.00 . If a \$10.00 bet or raise is made, the next raise must be in increments of \$10.00 (i.e. player "A" bets \$5.00, player "B" raises to \$15.00, player "C" has the option of calling the \$15.00 bet, or raising to \$25.00. He may not make it \$20.00.). If that player checks, all other players, in turn have the option to bet \$5.00 or \$10.00.

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 is to then scramble the last card and the four burn cards, cut the deck, burn a card and deliver the remaining down cards, using the last card if necessary. If there are five players remaining without a card, the Dealer will not 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 is not to give any of the players a down card. Instead, the Dealer is to announce 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 up a card in the center of the table. The card plays in everyone's hand. The player who falls high on board, using the community card, initiates action.

A player who calls when he or she is beaten by his or her opponent's up card is **not** entitled to a refund.

A player must have seven cards in order to win. Any other number of cards constitute a dead hand. Players must protect their own hands.

The splitting of pots among players will not be allowed under any circumstances in any games. All hands must be played to completion.

## **DRAW POKER**

**GAME LIMIT:**

POT LIMIT, TABLE STAKES.

**FEE COLLECTION:**

\$6 EACH ½ HOUR FROM EACH PLAYER.

**ANTES OR BLINDS:**

GAMES MAY BE PLAYED WITH ANTES OR BLINDS OR BOTH. SEE GLOSSARY.

**HOUSE DEALER:**

DEALS AND SUPERVISES THE GAME.

**DEALER BUTTON:**

SIGNIFIES WHICH PLAYER THE HOUSE DEALER IS DEALING FOR. THE DEALER BUTTON ROTATES, CLOCKWISE, ONE SEAT POSITION EACH HAND.

**WINNING EVENT:**

THE PLAYER WITH THE HIGHEST RANKED HAND AFTER THE FINAL ROUND OF BETTING, WINS ALL MONIES IN THE POT.

**BETTING SCHEME:**

PLAYERS BET IN TURN, CLOCKWISE, FROM THE DEALER BUTTON. FIRST PLAYER TO ACT CAN CHECK, BET OR FOLD. PLAYER MAY BET ANY PART OR ALL OF THE CHIPS THEY HAVE ON THE TABLE. SUBSEQUENT PLAYERS CAN DROP OUT, CALL, OR RAISE THE AMOUNT BET UP TO THE AMOUNT OF CHIPS THEY HOLD IN FRONT OF THEM. PLAYER THAT GOES ALL IN CAN ONLY WIN THE AMOUNT OF THE POT THAT THEIR CHIPS COVERED. ANY REMAINING CHIPS WOULD BE AWARDED TO THE PLAYER THAT HELD THE HAND SECOND RANKED AT THE TABLE.

**TIED HANDS:**

TIED HANDS DIVIDE CHIPS THAT THEY ARE ENTITLED TO EQUALLY.

# DRAW POKER

Draw Poker is played using a standard 52-card deck. A joker may be added for aces, straights and flushes.

Each player receives a total of five cards. They have the option of calling the bet, raising or folding on the first five cards. If the player decides to play, they may discard and draw cards after the first betting round. A player may draw from zero to five cards. There would be one more final betting round.

The first round of betting is on the first five cards. The second and final betting round is on the cards after the draw is completed.

Each player using their original five cards, or the cards that they received after the draw, tries to make their best poker hand.

Value of hands in sequence:

- 1) 5 Aces
- 2) Royal Flush
- 3) Straight Flush
- 4) 4 of a Kind
- 5) Full House
- 6) Flush
- 7) Straight
- 8) 3 of a Kind
- 9) 2 Pair
- 10) 1 Pair

- \* JOKER used only for ACES, STRAIGHTS and FLUSHES
- \* NO DOUBLE-ACE FLUSH

# LOW-BALL

Low-Ball is a Draw Poker game played with the standard 52-card deck and one joker added, making 53.

The object is to make the best hand among competing players. The main difference in Low-Ball is that the traditional ranking of poker hands is reversed. That is, the lowest combination of cards exposed at the showdown between active players is the winner.

- Typically the first two or three players post blinds, which is a portion of the opening bet. The purpose of the blinds is similar to antes in other forms of poker, in that they represent seed money to attract prospective contenders for the pot. The size of the blinds is determined by the limit of the game being played.
- Players are each dealt five down cards, one at a time, in rotation, in turn.
- A round of betting ensues for players who wish to continue and contend for the pot.
- In an effort to improve their final hand, active players may elect to discard any number of their original cards and have a like number replaced.
- At the option of the active player, there may be another round of betting. Players posting any additional bets, if made, remain active for the final showdown.
- Active players now expose their cards. The best hand (in reverse standard order) is declared the winner.

# OMAHA POKER

Omaha Poker is frequently called Four Card Hold-Em because, except for a couple of variations, both games are the same. The differences are: players are each dealt four cards in Omaha vs. two in Texas Hold-Em and players MUST use exactly two cards of their four, along with three of the common cards exposed on the table, in order to form their five-carded poker hand. The traditional rankings of hands apply.

- Standard 52-card deck is used.
- Blinds are posted as in many other forms of poker.
- Players are dealt four cards, face down, one at a time, in rotation, in turn.
- A round of betting ensues for players who wish to continue and contend for the pot.
- Three cards are turned face up in the middle of the table. These are commonly called the flop.
- A round of betting ensues for players who wish to continue and contend for the pot.
- A fourth card is turned next to the initial three.
- A round of betting ensues for players who wish to continue and contend for the pot.
- A fifth and final card is turned next to the previous four. These five cards are common to all active players.
- A final betting round.
- All active players expose their hands. Using exactly two of their personal four cards and three of the five communal cards, the active player with the best high hand is awarded the pot.



# **PAI GOW POKER**

PLAYED ON A POKER TABLE OR A BLACKJACK STYLE TABLE. A STANDARD 52 CARD DECK PLUS ONE JOKER AND A BOTTOM CARD IS USED. THE JOKER IS A WILD CARD AND MAY BE USED TO REPRESENT ANY CARD THE PLAYER WOULD LIKE. EACH PLAYER BETS AGAINST THE DESIGNATED PLAYER/DEALER FOR THE CURRENT HAND IN PLAY. A FLAT RECTANGULAR MARKER IS PLACED IN FRONT OF THE PLAYER/DEALER'S POSITION TO IDENTIFY WHICH PLAYER IS THE PLAYER/DEALER FOR THE HAND IN PLAY. ONE SIDE OF THIS MARKER IS INSCRIBED "1<sup>ST</sup> HAND" THE OTHER SIDE, "2<sup>ND</sup> HAND". PLAYERS MAY ACT AS PLAYER/DEALER WHEN THEIR TURN COMES UP, FOR TWO CONSECUTIVE HANDS. IF THERE IS JUST ONE PLAYER IN THE GAME THAT WANTS TO ACT AS PLAYER/DEALER THE GAME WILL END AFTER THE SECOND HAND IS PLAYED BECAUSE NO PLAYER IS ALLOWED TO ACT AS A PLAYER/DEALER FOR MORE THAN TWO CONSECUTIVE HANDS.

THE ACTION BUTTON, A FLAT DISC INSCRIBED ON BOTH SIDES WITH THE WORD "ACTION", IS USED TO IDENTIFY THE PLAYER THAT HAS FIRST ACTION FOR THE CURRENT HAND IN PLAY. A DICE CUP CONTAINING 3 DICE IS USED TO DETERMINE WHICH PLAYER WILL HAVE FIRST ACTION AGAINST THE DEALER/PLAYER.

WHEN A GAME IS FIRST STARTED THE HOUSE DEALER SHAKES THE DICE CUP, OPENS THE CUP, READS THE DICE, AND DETERMINES WHICH PLAYER HAS THE FIRST OPTION TO BE THE PLAYER/DEALER. EXAMPLE: THE DICE TOTAL 13. THE HOUSE DEALER COUNTS SEATS STARTING WITH THE FIRST SEAT ON THE HOUSE DEALER'S LEFT. WHEN THIS COUNT REACHES THE LAST SEAT AT THE TABLE, THE SEVENTH SEAT, THE COUNT WILL HAVE REACHED SEVEN; THE COUNT WILL CONTINUE BY COUNTING THE FIRST SEAT A SECOND TIME, ONLY THIS TIME THE FIRST SEAT WILL BE COUNTED AS 8, THE SECOND SEAT AS 9, ETC UNTIL THE COUNT REACHES 13. IN THIS EXAMPLE THE PLAYER SITTING AT SEAT #6 WILL HAVE THE FIRST OPPORTUNITY TO BE THE PLAYER/DEALER. IF NO ONE IS SEATED AT THIS SEAT OR IF THE PLAYER DECLINES TO BE THE PLAYER/DEALER, THE HOUSE DEALER OFFERS THIS OPTION TO THE NEXT CLOCKWISE PLAYER. SHOULD NONE OF THE PLAYERS WISH TO ACCEPT THIS OPTION, THE GAME CAN NOT START. IN ORDER TO PLAY THE GAME ONE OF THE PLAYERS MUST BE WILLING TO ACT AS A DEALER/PLAYER.

THE GAME CAN BE PLAYED WITH 2 TO 7 PLAYERS. CARDS ARE SHUFFLED AND DEALT OUT DIRECTLY IN FRONT OF THE HOUSE DEALER, INTO SEVEN STACKS WITH SEVEN CARDS IN EACH STACK AND FOUR CARDS AND A BLANK, PLASTIC, BOTTOM CARD LEFT OVER. THE LEFTOVER CARDS ARE CALLED THE "STUB". THE STUB IS SPREAD OUT AND COUNTED, LOOKING FOR A COUNT OF FOUR CARDS, AFTER THE SEVEN STACKS HAVE BEEN DEALT OUT, TO ASSURE THE CARDS HAVE BEEN DEALT OUT CORRECTLY. THESE STACKS WILL ULTIMATELY BE THE HANDS HELD BY THE PLAYERS AND THE PLAYER/DEALER. THE PLAYER/DEALER SELECTS ONE OF THE SEVEN STACKS (THE STACKS ARE NUMBERED 1 TO SEVEN, #1 BEING THE FARTHEST STACK TO THE HOUSE DEALER'S LEFT), THE ACTION BUTTON WILL BE PLACED ON THE STACK SELECTED. THE PLAYER/DEALER WILL NOW SHAKE THE DICE CUP.

WHILE THE CARDS WERE BEING DEALT, THE PLAYER/DEALER PUTS UP THE CHIPS THAT WILL REPRESENT THE MONEY HE/SHE WANTS TO WAGER. THIS AMOUNT WILL DICTATE THE AGGREGATE AMOUNT THAT MIGHT BE WON OR LOST FOR THIS DEAL. THE PLAYERS PLACE THEIR BETS IN THEIR DESIGNATED SPOTS. COLLECTION FEES ARE PLACED IN FRONT OF EACH PLAYER'S BETS. THE HOUSE DEALER COMPLETES THE DEAL AND WILL NOW OFFER THE DICE CUP TO THE DEALER/PLAYER. THE DEALER/PLAYER WILL SHAKE UP THE DICE CUP AND RETURN IT TO THE HOUSE DEALER. THE HOUSE/DEALER WILL NOW ANNOUNCE "ANY MORE BETS?". WHEN ALL BETS HAVE BEEN MADE THE HOUSE DEALER WILL ANNOUNCE "NO MORE BETS!", OPEN THE DICE CUP AND READ THE DICE TO DETERMINE WHICH SEAT POSITION WILL HAVE THE FIRST ACTION AGAINST THE DEALER/PLAYER. THIS IS ACCOMPLISHED BY READING THE DICE TOTAL AND COUNTING FROM THE PLAYER/DEALER'S POSITION, IN A CLOCKWISE FASHION, THE VARIOUS SEAT POSITIONS AND PLACING THE ACTION STACK AT THE POSITION THAT COINCIDES WITH THE DICE TOTAL. THE NEXT, CLOCKWISE SEAT WILL RECEIVE THE NEXT STACK ETC., UNTIL ALL THE STACKS HAVE BEEN DISTRIBUTED. THE PLAYER/DEALER'S STACK IS KEPT BY THE HOUSE DEALER DURING THIS DISTRIBUTION. AN EMPTY SEAT WILL RECEIVE A STACK BUT THIS STACK WILL BE TAKEN OUT OF PLAY BEFORE THE ACTION STARTS AND PLACED ON TOP OF THE STUB.

THE COLLECTION FEES ARE NOW COLLECTED AND PLACED ON THE COLLECTION DROP SLIDE TO BE DROPPED INTO THE COLLECTION BOX WHEN ALL ACTION IS OVER AND ALL BETS SETTLED.

COLLECTION FEES ARE AS FOLLOWS:

<u>BETTING LIMITS</u>	<u>COLLECTION</u>	<u>COLLECTION PAID BY</u>	<u>and</u>	<u>PLAYER/DEALER</u>
\$5 - 25	50¢	Each Player		\$2.00
\$26 - 100	\$1.00	Each Player		\$2.00
\$101 - 200	\$2.00	Each Player		\$2.00

A MISDEAL TAKES PLACE IF A CARD IS ACCIDENTLY EXPOSED BEFORE THE HANDS HAVE BEEN DISTRIBUTED AND THE EXPOSED CARD IS AN ACE OR A JOKER. IF ANY HAND OR THE STUB HAS THE WRONG NUMBER OF CARDS IT IS A MISDEAL. IF A CARD(S) IS ACCIDENTLY EXPOSED BEFORE THE HANDS HAVE BEEN DISTRIBUTED, NOT AN ACE OR THE JOKER, THE EXPOSED CARD IS REPLACED WITH THE TOP CARD OF THE STUB.

THE PLAYERS NOW SET THEIR HANDS. EACH PLAYER SETS A 2 CARD AND A 5 CARD POKER HAND. THE HAND MUST BE SET WITH THE 5 CARD HAND OUTRANKING THE 2 CARD HAND. BOTH OF THESE HANDS ARE PLACED IN FRONT OF THEIR RESPECTIVE PLAYER, FACE DOWN, FORMING THE LETTER "T" FROM THE HOUSE DEALER'S PERSPECTIVE, THE 5 CARD HAND THE CLOSER ONE TO THE PLAYER.

A PLAYER MAY REQUEST THEIR HAND BE SET THE "HOUSE WAY". A "HOUSE WAY" BUTTON WILL BE PLACED ON TOP OF THIS HAND AND WHEN THE ACTION GETS TO THIS HAND, IT WILL BE TURNED FACE UP AND THE HOUSE DEALER WILL SET THE HAND IN ACCORDANCE WITH HOUSE RULES AS TO HOW IT MUST BE SET.

ONCE ALL OF THE REST OF THE PLAYERS HANDS HAVE BEEN SET BY THE RESPECTIVE PLAYERS, THE HOUSE DEALER OPENS THE PLAYER/DEALER'S HAND. SHOULD THE HOUSE DEALER ACCIDENTLY OPEN THE PLAYER/DEALER'S HAND BEFORE ALL THE PLAYER'S HANDS HAVE BEEN SET, THE FLOOR SUPERVISOR WILL SET THE UNSET HAND(S) "THE HOUSE WAY". IF A PLAYER HAS THE WRONG NUMBER OF CARDS AND IT CAN NOT BE DETERMINED TO BE A HOUSE DEALER ERROR, THE PLAYER'S WAGER IS FORFEITED TO THE PLAYER/DEALER. IF IT IS DETERMINED TO BE A HOUSE DEALER ERROR, THE WAGER WILL BE RETURNED TO THE PLAYER AND THERE WILL BE NO ACTION ON SAID HAND. IF A PLAYER SETS THEIR HAND FOULED, WRONG NUMBER OF CARDS IN EITHER HAND OR THE 2 CARD HAND OUTRANKING THE 5 CARD HAND, THEIR BET IS FORFEITED TO THE PLAYER/DEALER.

THE HOUSE DEALER SETS THE PLAYER/DEALER'S HAND IN A REASONABLE FASHION, GENERALLY THE HOUSE WAY. THE PLAYER/DEALER MUST NOW APPROVE THE SET OR DICTATE TO THE HOUSE DEALER HOW THEY WANT THE HAND SET. ONCE THE HOUSE DEALER RECEIVES THE PLAYER/DEALER'S APPROVAL OF THE SET, THE HOUSE DEALER OPENS THE PLAYER'S HANDS STARTING WITH THE FIRST ACTION HAND AND PROCEEDS CLOCKWISE UNTIL EACH PLAYER'S HAND IS OPENED. NO PLAYER'S HAND CAN BE RESET ONCE THE PLAYER/DEALER'S HAND IS OPENED.

THE PLAYER OR PLAYER/DEALER MUST WIN BOTH HANDS, 2 CARD & 5 CARD, TO WIN THE BET. THE PLAYER/DEALER WINS ALL COPIES (TIED HANDS). A PUSH EXISTS WHEN NEITHER PLAYER OR PLAYER/DEALER WINS BOTH HANDS. IF THERE IS A PUSH THE PLAYER RETRIEVES THEIR BET. THE PLAYER'S 5 & 2 CARD HAND ARE PICKED UP AND PLACED ON TOP OF THE STUB.

THE PLAYER/DEALER CAN ONLY WIN OR LOSE THE AMOUNT THE PLAYER/DEALER WAGERED. THE ORIGINAL AMOUNT THAT THE PLAYER/DEALER HAD PUT UP AT THE START OF THE HAND IS DECREASED THE AMOUNT OF THE PLAYER'S BET WHETHER THE PLAYER/DEALER WINS OR LOSES SAID BET. WHEN A PLAYER LOSES THE BET, BOTH HANDS, 2 AND 5 CARD, ARE PLACED FACE DOWN AND THE LOSING BET IS PLACED ON TOP OF THE LOSING HANDS. WHEN A PLAYER WINS, THE HAND IS LEFT IN A FACE UP STATUS, ALONG WITH THE WINNING BET. THE HANDS WILL BE PICKED UP IN THE SAME MANNER AS A LOSING HAND ONCE THE PLAYER IS PAID.

AFTER ALL HANDS HAVE BEEN OPENED THE HOUSE DEALER, STARTING WITH THE POSITION THAT HAS THE ACTION BUTTON AND PROGRESSING CLOCKWISE FROM THIS POSITION, WILL COLLECT OR PAY OUT, WICHEVER IS APPROPRIATE, USING PLAYER/DEALER'S FUNDS BUT CONTINUOUSLY REMOVES FROM ACTION THE PLAYER/DEALER'S ORIGINAL FUNDS REGARDLESS OF WHETHER THE PLAYER/DEALER WINS OR LOSES A BET. A PUSH HAS NO EFFECT ON THE PLAYER/DEALER'S FUNDS. IF THE PLAYER/DEALER RUNS OUT OF MONEY BEFORE ALL BETS HAVE BEEN SATISFIED THE PLAYERS THAT HAD NO ACTION ARE RETURNED ALL OR ANY PART OF THEIR BETS THAT HAD NO ACTION AND ARE RETURNED THE COLLECTION FEE PAID, FOR ACTION THEY DID NOT RECEIVE.

THE HANDS ARE PICKED UP AFTER ALL ACTION HAS BEEN COMPLETED, IN ORDER, AND PLACED ON THE DISCARD PILE, ONE HAND AT A TIME. THIS WILL ENABLE A REVIEW OF THE ACTION IF NECESSARY.

**NO BUST**  
**21<sup>st</sup> CENTURY**  
**BLACKJACK**

# No Bust- 21<sup>st</sup> Century Blackjack

## VALUES OF CARDS

A single or plural ~~deck~~<sup>2'</sup> of standard cards is used for playing of the game. If multiple decks are used one Joker is added to each deck.

- All cards have their face value.
- Joker is a "Wild" card. Aces are 1 or 11.
- Picture cards have value of 10.

### Ranking Chart

<u>Sequence</u>	<u>Cards</u>	<u>Values</u>
1.	Ace	1 or 11
2.	Two	2
3.	Three	3
4.	Four	4
5.	Five	5
6.	Six	6
7.	Seven	7
8.	Eight	8
9.	Nine	9
10.	Ten	10
11.	Jack	10
12.	Queen	10
13.	King	10
14.	Joker	Wild

# **No Bust- 21<sup>st</sup> Century Blackjack**

## **P L A Y E R S**

The following chart outlines all rules regarding the hit cards subsequent to receiving two UP cards in one at a time in rotation. After all players receive their initial two cards, starting from the next clockwise position from the player /dealer, players may receive additional (hit) up cards.

After all players receive their draw cards, the player/dealer will receive second card.

Players may draw as many cards as permitted.

<b>Rules for Players</b>		
<b>Must Stand on</b>	<b>Must Hit on</b>	<b>Have Option on</b>
<u>Soft&amp;Hard 20</u> <u>Soft&amp;Hard 21</u> <u>Natural 22</u>	<u>11or Less</u>	<u>12</u>
		<u>13</u>
		<u>14</u>
		<u>15</u>
		<u>16</u>
		<u>17</u>
		<u>18</u>
		<u>19</u>

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## **PLAYER- DEALER& DEAL**

The player/dealer position rotates in a systematic and continuous way so the deal does not constantly remain with a single person for many hands. The person in player/dealer position may not act as player/dealer position more than two consecutive times

. There must be an intervening player/dealer so that a single player cannot repeatedly act as the player/dealer within the meaning of Oliver v. County of Los Angeles (1998) 66 Cal.App.4<sup>th</sup> 1397, 1408-09, in addition to within the meaning of AB 1416, Wesson's Bill, an act to add section 330.11 to the Penal Code, relating to gambling establishments and any future regulatory guideline from the Division of Gambling Control with respect to the operation of controlled game featuring a player/dealer position.

If a player receives no action, no rebate, refund, in any form will be given to the player

Player/ dealers are never required to cover all opposing players' wagers. The house never participates as a player/ dealer. The house never takes a percentage of the wager placed in the game.

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The following chart outlines the rules regarding player/dealer drawing procedure. After all players have exercised their rights to draw additional cards, the player /dealer will receive his/her second card.

. Player/ dealer may draw as many cards as permitted.

<b>Rules for Player / Dealer</b>		
<b>Must Stand on</b>	<b>Must Hit on</b>	<b>Have Option on</b>
<b>HARD 17 AND ABOVE</b>	<b>SOFT 17 OR LESS</b>	<b>NONE</b>

## **OBJECT OF THE GAME**

The object of the No Bust Blackjack for the players is to, upon receiving the initial two up cards, add the numerical values of the cards of the hands and:

- Draw additional cards if needed.
- Achieve the best possible point total "Natural 22".
- "Natural 22" is two Jokers, and beats all other hands.



# No Bust- 21<sup>st</sup> Century Blackjack

## GAME RULES

The following are game rules for No Bust Blackjack.

1. If a player's total is more than "Natural 22", and the Player/ Dealer's total is "Natural 22" or less..... **Player /Dealer Wins.**
2. If a player's total is "Natural 22" or less, and the player /dealer's  
Total is more than "Natural 22".....**Player Wins.**
3. If a player's total is "Natural 22" or less and the player/dealer's total is  
"Natural 22" or less.....**The hand closer to "Natural 22" wins.**
3. If a player's total is more than (Natural 22), and the player/ dealer's is more than  
(Natural 22)
  - A) Player / dealer is closer to Natural 22 .....**Player/ Dealer Wins.**
  - B) Player is closer to Natural 22..... **Push.**
4. **Player / Dealer win all ties over "Natural 22".**
5. **Player /dealer pushes all ties below " Natural 22"**
6. **Player/dealer "Natural 22" pushes with any players' "Natural 22"**

## DOUBLE DOWN, SPLIT, ODDS AND SURRENDER

- 1- Players can double- down on any two cards and receive one draw card card.
2. Players cannot split, double down or surrender any hand with a Joker.
3. Players splitting:  
Any pair or any two cards of 10-point value will receive multiple draw cards.
4. Players may double down after split.
5. Multiple splitting is permitted (up to 3 times)
- 4 Player's Joker-Joker pays 2 to1.

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7. Players can surrender on their first 2 card, and forfeit half of their wager.
8. If the player –dealer's hand is a natural, double down and split wager receives no action.
9. All pay-off to the extent that player/dealer's money covers.

## **ADDITIONAL GAME RULES**

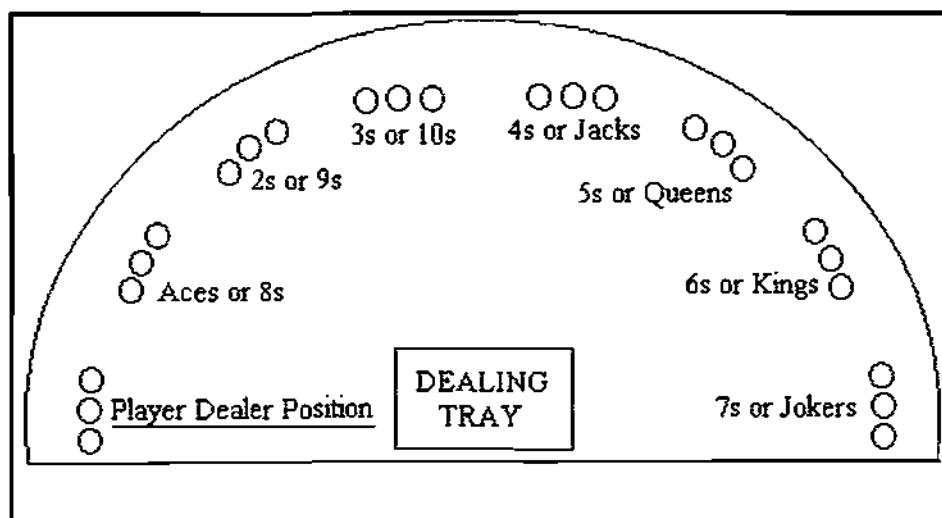
1. If the Player/ Dealer's up card is a Joker, all hands are frozen. Players may not surrender, split, double down or draw. The player/dealer will receive the next card.
2. A joker with any card or cards is a hard 21. And player cannot draw any further.
3. Players with non-joker hands have the option to draw additional cards.
4. The game is played with a standard eight decks of 52 cards with one joker per each deck.
5. The game plays on a blackjack style 8 hands table.
6. The collection is taken from each player for every bet prior to start of the game. Players including player/dealer must post require collection prior to receiving any cards. Collection is paid before cards are dealt. Collection is paid based on the table limit and is paid for each spot playing a hand.
7. Third Proposition Players only prescribed by law are permitted to play.
8. Back line betting is allowed based on local jurisdiction ordinance. The game is eight handed.
9. "Round of Play" .Players chooses their spots around a high, blackjack

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## PLAYER DEALERS' HAND AND DRAW CARDS:

The dealer draws after all players have drawn. At this time the dealer has only one face up card.

- a) Remove the round dealer button from the up card and deliver one card from the shoe.
- b) Place the first draw card to the left of the up card. Position the action button accordingly, as demonstrated below.



- c) All additional draw cards will be placed on the right side of the original up card.
- d) Player dealers' drawing rules are:
  - d1) Must HIT on soft 17 or less.
  - d2) Must STAND on hard 17 or more.
  - d3) No options are given to the player dealers.

### Section III – Game Information/Specifics

1. Name of Controlled Game: **Badugi Triple Draw**
2. Copies of published/proposed promotions or advertisement literature must accompany application: N/A
3. A detailed description of rules of the controlled game must be attached and must include the following information:
  - a. Standards of play: Badugi is a four-card lowball game. The best unsuited low-hand wins. The ultimate low-hand is made up of four cards that are different suits and different ranks (A/2/3/4 all off-suit). If the player has four unsuited different ranked cards, this is a Badugi.
  - b. A standard 52 card deck is used to play Badugi.
  - c. Describe dealing procedures: Four cards are dealt to each player, in a clockwise direction. Starting with the Player with the Small Blind, each player receives one card at a time.

The first round of bets begins at this point with the player to the left of the Big Blind and continues on to the other players in a clockwise direction. After this initial bet, players are given the chance to draw up to four cards. This continues for all players in a clockwise direction, at this point players are determining which cards to keep or whether or not to fold. The second round of betting begins here.

After these bets are made, the players are in their second draw. Once that is completed the third round of bets are made. If necessary discarded cards can be reshuffled by the dealer and the third round draw commences. The final round of bets is made here.
  - d. Number of players in the game: up to 8 players.
  - e. Description of how and when house fees are collected: All limits will have an \$11 collection per player per ½ hour, collected at the beginning.
  - f. Betting Limits: The wagering limits for Badugi are as follows:

\$40-80	\$60-120	\$75-150	\$100-200	\$150-300
\$200-400	\$300-600	\$ 400-800	\$500-1000	

- g. How winners are determined and paid: The best hand in Badugi is A/2/3/4 unsuited. Any Badugi hand beats a hand that has either two cards of the same suit or a pair.

If there are no four card Badugi hands made, the winner would be the player holding the best three card hand (A-2-3 unsuited) with a pair or a card with a matching suit.

Still no winner? The best two card hand (A-2 unsuited) will win the pot. Pot is awarded after the determination of the winner.

4. Describe a round of play: Four cards are dealt to each player, in a clockwise direction. Starting with the Player with the Small Blind, each player receives one card at a time.

The first round of bets begins at this point with the player to the left of the Big Blind and continues on to the other players in a clockwise direction. After this initial bet, players are given the chance to draw up to four cards. This continues for all players in a clockwise direction, at this point players are determining which cards to keep. The second round of betting begins here.

After these bets are made, the players are in their second draw. Once that is completed the third round of bets are made. If necessary discarded cards can be reshuffled by the dealer and the third round draw commences. The final round of bets is made here.

At this point the winner is ready to be determined.

5. Describe the type of gaming table utilized for this game: A standard Texas Hold 'em table is used.

6. List any other equipment used: None.

7. Provide a glossary of terms used in the controlled game.

fold: To give up your hand and drop out of the competition for the current hand being played.

pot: Chips that have been bet in the course of play; that will ultimately be awarded to the winner(s) of the hand.

raise: to increase a bet that has been raised to you.

collection: fee charged to player for house collection.

### **Section III – Game Information/Specifics**

1. Name of Controlled game: Deuce-Seven Triple Draw
2. Copies of published/proposed promotions or advertisement literature must accompany this application: N/A
3. A Detailed description of the controlled game must be attached and must include the following information:
  - a. Standards of play: In a Deuce-Seven Triple Draw game (a five-card draw low game), the worst poker hand wins. There is no joker used and the Ace is the only high card and deuces play for low.
  - b. A standard 52-card deck is used to play Deuce-Seven Triple Draw.
  - c. Describe dealing procedures: Deuce-Seven Triple Draw is dealt as a six player maximum game. The game used a dealer button just as in Texas Hold 'Em. The player directly to the left of the dealer button posts a live small blind and the player two to the left of the dealer button posts a live Big Blind. Each player is dealt five cards and there is a round of betting. The first betting round starts with the player to the left of the big blind, as in hold 'em. Each player in turn has the option to call, raise or fold.

After the first round of betting is complete, each player who has not folded out has the chance to draw cards. Players then discard any cards they want to have replaced with fresh cards. The first player to act is always the player closest to the left of the button. Players can discard up to five cards.

After each player has decided on their discards, the dealer begins replacing their cards in turn. The dealer would take the discarded cards and places them in the muck pile.

After the draw is complete, there is another round of betting. The players then have the chance to draw again. After the second draw is complete, there is another round of betting. The players then have one final opportunity to discard, after this third and final draw; there is one more round of betting.

Note: The best hand is 7/5/4/3/2 of at least two different suits. Straights and flushes count against the value of your hand, and aces are considered high only.

Before the draw an exposed card of 7/5/4/3/or 2 must be taken. Any other exposed card including a 6 must be replaced.

Check-and-Raise is permitted on any hand after the draw.

A bet and six raises are allowed in any multi-handed betting round.

- d. Number of players in the game: There are up to six players in Deuce-Seven Triple Draw.
- e. Description of how and when house collection fees are collected: All limits will have an \$11 collection per player per ½ hour, collected at the beginning.
- f. Betting Limits: The wagering limits for Deuce-Seven Triple draw are as follows:

\$40-80	\$60-120	\$75-150	\$100-200	\$150-300
\$200-400	\$300-600	\$ 400-800	\$500-1000	

- g. Betting Scheme: The action starts from the first player clockwise from the last blind. Since the blind wagers are already made, players must call, raise or fold. After the initial betting action is completed, players who remain in the pot may improve their value of their hands by replacing up to five cards. Once this draw is complete, the wagering starts from the first player clockwise to the dealer button.
- h. How are winners determined and paid? As soon as the action is complete on the final round, each player in turn starting from the last player to bet or raise on that round turns their cards face up on the table or folds the hand by placing them face down toward the dealer. The dealer will determine the best five-card lowball hand for each player with cards face up. The player with the best lowball hand is awarded the pot. The dealer then pushes the pot to the winning player.

In the event of a tie (more than one player had the same best hand) the chips are split evenly between the winning players. If there are an odd number of chips, the extra chips are awarded to the player or

players starting to the left of the dealer button and continuing clockwise around the table.

4. Describe a "round of play": Each player is dealt five cards face down at the completion of the initial deal the action starts from the first player clockwise from the blind. Since there is a wager in the pot, players are required to call, raise or fold. After the action is completed, the players that remain in the pot now have an action to improve their hand by replacing cards in their hands with new cards. This is called the draw. After the draw, the action starts from the first player clockwise from the dealer button.
5. Describe the type of gaming table utilized for this game: A standard Texas Hold 'Em table is used.
6. List any other equipment used: None.
7. Provide a Glossary of terms used in the controlled game:
  - fold: To give up your hand and drop out of the competition for the current hand being played.
  - pot: Chips that have been bet in the course of play; that will ultimately be awarded to the winner(s) of the hand.
  - raise: to increase a bet that has been raised to you.
  - collection: fee charged to player for house collection.



## OBJECT OF THE GAME

The object of Pure 21.5 Blackjack is for the players and the Player/Dealer to add the numerical value of their cards and:

- Achieve the best possible point total of 21.5 by getting Bonus Card and an Ace on the initial two cards dealt. This hand pays 6 to 5.
- Get as close to 21.5 as possible, without going over.
- Draw additional cards if needed.

## VALUE OF THE CARDS

A fifty-two card deck with aces through nines (the standard spades, hearts, clubs, and diamonds) and sixteen “Bonus” cards (four “King” bonus cards, four “Queen” bonus cards, four “Jack” bonus cards, and four “10” bonus cards) is used in the play of the game. The games can be played with a minimum of one (1) and a maximum of eight (8) decks.

- A “BONUS” card and an Ace, on the initial deal, is the best possible hand. It is known as a PURE 21.5 BLACKJACK and pays 6 to 5.
- A “BONUS” card dealt with any other card is worth 10 and is added to the other card(s) point total.
- An Ace has a value of either 1 or 11.
- All cards from 2-9 have their face value.
- "BONUS" cards have a value of 10 unless dealt with an ace on the initial deal.

## RANKING CHART

CARD	VALUE
BONUS*	10 or 10.5 when dealt w/an ace
Ace	1 or 11
Two	2

Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9

\* Bonus card is worth 10, except when dealt with an Ace on the first two cards of the initial deal, whereupon, it will be worth 10.5 and the hand a Pure 21.5 Blackjack.

## **ROUND OF PLAY**

1. Pure 21.5 Blackjack is played on a raised gaming table. The table seats eight players who face the dealer in a 180-degree seating arrangement. The tables are the standard blackjack tables commonly used in the casino industry. The casino dealer stands opposite the players, and in the center of the table. The casino dealer's chip tray is set in front of the dealer. The play starts from the right of the dealer and proceeds in a clockwise fashion.
2. The game uses a 52-card deck with aces through nines (the standard spades, hearts, clubs and diamonds) and 16 bonus cards (four of each "king", "queen", "jack" and "ten"). The game is played with a minimum of a single deck, totaling 52 cards and to a maximum of eight decks totaling 424 cards.
3. All tables will have some type of signage where the name of the game is displayed, along with the minimum and maximum wager allowed the collection fee for the players and Player/Dealer will also be displayed. A maximum of three collection rates is allowed in compliance with the California Penal Code.
4. A standard round of play begins when a Player/Dealer is designated. The Player/Dealer will place an amount of money (casino chips) in a betting circle in front of their seat. That money will be used to pay the winners and will set the amount that he/she can collect for the losers. The casino

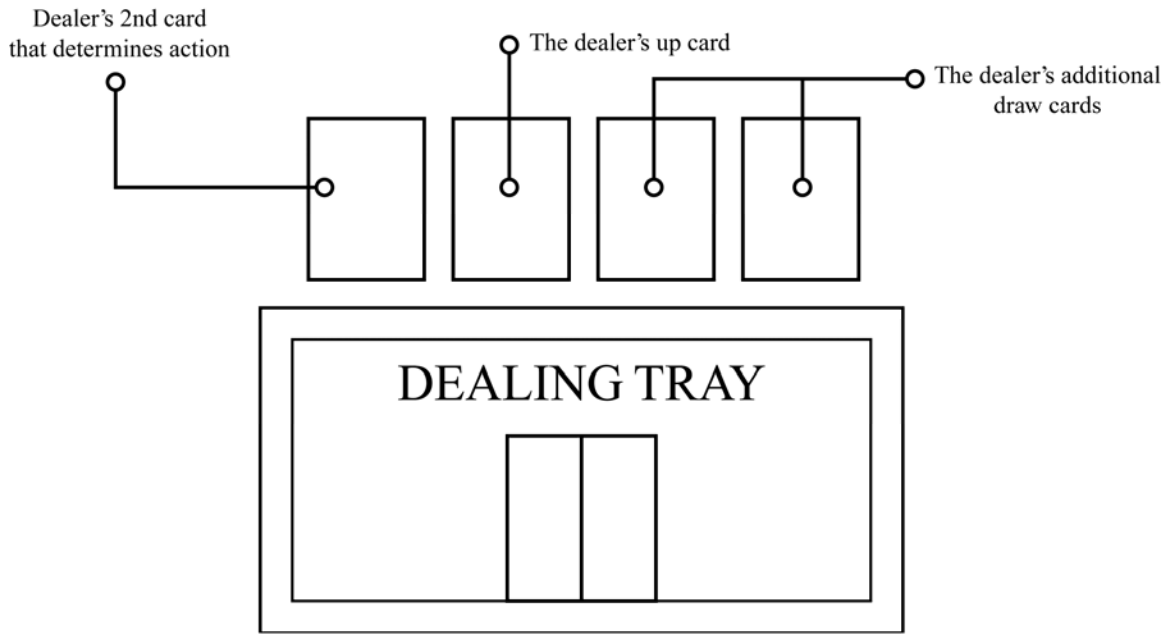
will place a button in front of the Player/Dealer, which designates that they are taking the “bank position and further designate whether it is the first or second turn for the Player/Dealer in the banking position. The Player/Dealer will place the collection fee in front of his/her betting circle.

5. Players at a table then place their wagers in designated betting circles. The players may place a wager at his/her seat along with other unoccupied betting circles. Each player must pay the posted collection for the wager they placed in any betting circle where they have money or “action”.
6. Once the Player/Dealer has posted the amount of money, he/she will wager against the other players, and once the players have placed their wagers, the casino dealer will collect all of the fees. This will always be accomplished before the start of the game in accordance with the California Penal Code. The casino dealer will take the collection fees and drop them into a locked collection box affixed to the gaming table.
7. After the fees have been collected, the dealer will deal the cards to the players and the Player/Dealer. All cards dealt throughout the game are face up, with the exception of the Player/Dealer’s second card, which will remain “face down” until all players have acted on their hands. The casino dealer is the only person on the table allowed to touch the cards. The players will signal the dealer with hand gestures that indicate whether the wish to hit or stand. The hand signals will be consistent with the industry standard signals of a sweeping motion towards a players body, indicating a hit, or a side to side hand motion, indicating the desire to stand. The casino dealer deals the first card to the player seated to the left of the designated Player/Dealer, in a clock-wise manner. Each player will be dealt one card face up with the Player/Dealer receiving the last card. The Player/Dealer’s cards will be placed in front of the casino dealer.
8. The casino dealer will deal a second card to the players in the same order noted above. The players are 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. (Rules and procedures for splitting, doubling down, and surrendering will be outlined later)

9. Players must follow the below listed **Charts 1A and 1B** in deciding whether to hit or stand on a particular hand.
10. After all players have acted on their hands and indicated to the casino dealer that they do not want or cannot receive additional cards, the Player/Dealer's down card will be turned up. This down card will determine where the "action button" is placed.
11. The "action button" determines where the action starts and who will be first to be paid for their winning hand or lose their wager. The action button is placed based on the numerical value of the Player/Dealer's down card. A chart (**Diagram #1**) outlining the placement of the action button follows.
12. The Player/Dealer's hand will then be completed according to the rules listed on **Chart 1B**. Once the Player/Dealer's hand is completed, the payoff and/or collection of wagers will begin in the seat designated by the action button and continue in a clockwise manner until all wagers have been acted on.
13. In the event that the Player/Dealer does not have enough money on the table to cover all the wagers on the table, there will be no free collection button, refund, or other conciliatory action given to the affected players by the casino or the Player/Dealer.
14. The Player/Dealer's cards will always be dealt and placed in front of the casino dealer's tray. The placement of the Player/Dealer's cards is standard in all games and is depicted below. See **Diagram #2**

## **DIAGRAM #1**

## DIAGRAM #2



15. After all wagers are settled, the cards are collected and discarded. The bank button is changed from 1st Bank to 2nd Bank and after every two hands, the Player/Dealer position is rotated in a clockwise fashion around the table.
16. The next round of play begins when the casino dealer collects all the cards from the table and places them in the discard tray. The casino dealer will also change the bank button, and if necessary (if the same person has already held the Player/Dealer position twice) rotate the Player/Dealer position clockwise to the next position on the table. If there is no person that intervenes on the Player/Dealer's position, the game will be "broken" or stopped, as required by the California Penal Code.

## CHART 1A PLAYER OPTIONS

**Must Stand on**

**Hard 19 or more**

**Must Hit on**

**Hard 11 or less**

**Have Option on**

**All other counts**

## CHART 1B PLAYER/DEALER OPTIONS

<u>Must Stand on</u>	<u>Must Hit on</u>	<u>Have Option on</u>
Hard 17 or more	Soft 17 or less	None

## GAME RULES

1. A PURE 21.5 BLACKJACK (an Ace and a Bonus card) is the best possible hand. If the player and the Player/Dealer's hand are both PURE 21.5 BLACKJACK the hand is a push or tie, and no action is taken on the wager.
2. If the Player/Dealer does not have a Pure 21.5 Blackjack, the Players will be given the option to draw to improve their hands, in accordance with Chart 1A above. The Player/Dealer's down card will be checked, by the casino dealer for a "Pure 21.5 Blackjack" when the Player/Dealer's first or up card is an Ace or Bonus Card.
3. After all Players have been given a chance to act on their hands, the Player/Dealers hand will be completed in accordance with Chart 1B.
4. If a Player's total is less than a "Pure 21.5 Blackjack" and the Player/Dealer's total is more than a "Pure 21.5 Blackjack", the Player wins the hand.
5. If a Player's total is more than a "Pure 21.5 Blackjack" and the Player/Dealer's total is less than a "Pure 21.5 Blackjack", the Player loses the hand.
6. If a Player and the Player/Dealer have the same total and it is less than a "Pure 21.5 Blackjack", the hand is a push or tie. No action is taken on the wager.

7. If a Player's total and the Player/Dealer's total are less than a "Pure 21.5 Blackjack", the hand closest to a "Pure 21.5 Blackjack" will win.
8. If a Player's total and the Player/Dealer's total and more than a "Pure 21.5 Blackjack", the following will apply:
  - a) If the Player/Dealer's hand is 888 (three eights) all Players whose hand/s total is more than 21.5 win back the full amount of their wager.
  - b) If the Player/Dealer's hand is not 888 (three eights) all Players whose total is more than 21.5 Lose
9. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
10. All collection fees will be collected by the casino dealer, prior to the start of play. Collection fees will be determined by the casino and can be up to three separate rates per game.
11. All collection rates and wagering limits will be posted at the table. They will not be based on any percentage.
12. Backline betting is allowed; subject to local ordinance or code.
13. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code, are permitted to play. Collection will be paid by Third Party Proposition Services or the Player by each hand played or by time.

## **DOUBLE-DOWN, SPLIT, AND SURRENDER**

1. Players can double-down on their first two cards dealt to them. The player must place a second wager equal to the player's original wager. The player will only receive one additional card, regardless of the total. Doubling down for less is allowed.
2. Players can split any pair or two BONUS cards. The player must place a second wager equal to the original wager. The player may draw as many

cards as desired per split card. When splitting two Aces, the player only receives one additional card per ace. There is no splitting for less.

3. A maximum of three splits is allowed per hand.
4. Players can surrender after their first two cards are dealt to them. If they choose to surrender, half of their wager will be forfeited. The player must indicate their desire to surrender before the Player/Dealer's down card is exposed. Their play for the hand will then cease.
5. The casino will take no extra collection fee on double downs or splits from the player or Player/Dealer.
6. All payoffs are to the extent that the Player/Dealer's money covers the action on the table. A Player/Dealer cannot win or lose more than the entire amount of money placed on the table before the start of the hand.

**Insurance-** Insurance will not be offered for this game. Insurance may not be offered in casinos where Pure 21.5 Blackjacks pay 6/5 or 7/5.

**Even Money-** In conjunction with offering insurance, when the Player/Dealer's upcard is an Ace, Players that have a Pure 21.5 Blackjack (an Ace and a Bonus Card) may opt to take even money on their wagers before the Player/Dealer's undercard is checked for a Bonus Card. The Player is actually making an insurance wager equal to  $\frac{1}{2}$  of the original wager. If the Player/Dealer has a Bonus card as the undercard (a Pure 21.5 Blackjack), the Player wins the insurance bet (a wager equal to  $\frac{1}{2}$  of the original wager that pays 2 to 1) and pushes on the original wager. If the Player/Dealer does not have a Bonus Card as the undercard, the Player will lose the insurance bet and is paid 6 to 5 (for the Pure 21.5 Blackjack) on the original wager. The result in each case is the same as the Player wins an amount equal to the original wager (even money).

**Player/Dealer 888** - If the Player/Dealer's hand is 888 (three eights), all Players who have a total exceeding 21.5 **win**. Players will be awarded the amount of their wagers on all hands that have a wager (If one (1) or both of a player's Double-down or Split hands bust, they will receive the amount of their wager for each hand that busted).



## LEGAL

The Player/Dealer position must rotate in a continuous and systematic fashion, and cannot be occupied by one person for more than two consecutive hands. There must be an intervening Player/Dealer so no person cannot continually occupy the position and the “bank” hand within the meaning of **OLIVER V. COUNTY OF LOS ANGELES** (1988) 66 Cal. App. 4<sup>th</sup> 1397, 1408-1409. And in addition to the meaning of AB 1416 (the Wesson Bill) which added section 330.11 to the California Penal Code relating to the California licensed gambling establishments and any future regulatory guidelines from the California Department of Justice, Division of Gambling Control, with respect to the operation of a controlled game featuring a Player/Dealer position.

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## **Palomar Card Club**

### **BADUCI**

#### **Standards of Play:**

Baduci is a mixture of Badugi and Deuce to Seven Triple Draw. Half of the pot goes to the best Badugi hand and the other half goes to the best Deuce-to-Seven hand. This is how Baduci (pronounced *Badeucey*) got its name. Half Badugi, half Deuce to Seven.

In Badugi you are looking for the lowest possible hand with no pairs, sets or flushes. The nut hand in Badugi is A, 2, 3, 4 with the cards being different suits. In Badugi the Ace is the lowest possible card, it is not a high card so having the Ace is a good thing. However in the 2-7 part of the game, you don't want to have an ace in your hand. As you may notice from the name, in 2-7 the lowest card is a 2. This means that when playing the 2-7 portion of the game, the Ace is the highest possible card. So if you have an ace in your hand, the chance of you getting the 2-7 pot is not a good one.

The pot in this game is split much like high-low split between the best Badugi poker hand and the best 2-7 triple draw hand. A players' hand contains five cards where only 4 cards are used to determine the best Badugi hand and 5 cards are used to determine the triple draw hand. During each of three drawing rounds, players can trade zero to three cards from their hands for new ones from the deck, in an attempt to form the best *badugi hand* and *2-7 triple draw hand* and win one half or both halves of the pot.

#### **Type of Deck:**

A standard 52-card deck is used to play Baduci. There is no joker.

#### **Number of Players in the Game:**

This game is dealt with a maximum of six players.

#### **Dealing Procedures:**

The game utilizes a button or flat disc which is denoted with the word "Dealer." The "Dealer" visually designates which player is the in the dealer position for that hand. The "Dealer" button rotates clockwise around the table after each round of play. The "Dealer" button is the last to receive cards on the initial deal and has the right of last action on all betting rounds except the first. The "small blind" and the "large blind" are made from the position(s) immediately to the left of the "Dealer" button, and posted before a player looks at their cards.

The player directly to the left of the dealer button posts the small blind and the player two to the left of the dealer button posts the big blind. Each player is then dealt five cards and there is a round of betting. Cards will be dealt one (1) card at a time to each player, facedown, in a clockwise rotation, beginning with the player to the left of the "Dealer" button, until each player has five (5) cards. The first betting round starts with the player to the left of the big blind. Each player in turn has the option to call, raise or fold.

## Palomar Card Club

### BADUCI

After the first round of betting is complete, each player who has not folded out has the chance to draw up to three cards or keep their original cards. Players then discard any cards they want to have replaced with fresh cards. The first player to act is always the player closest to the left of the button. Player can discard up to three cards. After each player has decided on their discards, the dealer begins replacing their cards in turn. The dealer takes the discarded cards and places them in the muck pile.

After the draw is complete, there is a second round of betting. The players then have the chance to draw again. After the second draw is complete, there is a third round of betting. The players have a final opportunity to discard and draw. There is a fourth and final round of betting. However, once all cards have been depleted from the deck during any drawing round, players will not be permitted to replace any cards in their hand for the remainder of the game.

After the final betting round, if there is more than 1 player left in the game, it will be time to flip the cards and see who wins. Two live action pots in every hand of Baduci.

#### **Hand evaluation**

Two different hands must be evaluated at the same time. First a Badugi hand must be created by using a maximum of four out of the five dealt cards. This hand must have distinct ranks and suits. Any duplicates of a suit or rank are ignored and these cards become invalid. Any four-card Badugi hand will beat any three-card Badugi hand. A three-card Badugi hand will beat all two-card Badugi hands, which in turn will beat any one-card Badugi hand. Note that any four-card Badugi hand is known as a "Badugi" and an ace-low "Badugi" straight **A♠ 2♠ 3♦ 4♥** is the most powerful Badugi hand possible. This hand is used to determine the winner of one half of the Baduci pot. Therefore, when making a 'Badugi' hand, only one (1) suit may be present in the hand.

*Example: A player has a five (5) card hand consisting of the following: two of hearts, three of hearts, ten of hearts, queen of spades, king of spades. Therefore, the player has a two (2) card 'Badugi' hand of a three of hearts and a queen of spades.*

Also, when making a 'Badugi' hand, pairs, sets, or flushes count against the hand and may not be present in the hand. Only a single card of a single suit is permitted when making a 'Badugi' hand.

*Example: A player has a five (5) card hand consisting of the following: two of hearts, three of hearts, three of spades, four of diamonds, jack of diamonds. Therefore, the player has a three (3) card 'Badugi' hand of a two of hearts, three of spades, and a jack of diamonds.*

Finally, when trying to make a 'Badugi' hand, an Ace is the lowest ranked card and a King is the highest ranked card. All other cards hold their numerical value and/or ranking according to standard poker rankings, with Ace being the lowest card and a King as the highest card.

## Palomar Card Club

### BADUCI

The other hand that must be evaluated is the 2-7 triple draw hand. Players use all 5 cards to determine this hand. All straights and flushes are disregarded in the creation of this hand. Like Badugi, the triple draw hand becomes more powerful as the hand ranks lower. The ace in triple draw is always high. Therefore, an ace is great for the Badugi hand but not for the lowball triple draw hand. An example of the most powerful 2-7 triple draw hand is 2♣ 3♠ 4♦ 5♥ 7♣. Note that 2♣ 3♠ 4♦ 5♥ 6♣ may seem like a lower hand, but this creates a straight and this is the reason why it is not the strongest hand. The best 2-7 triple draw hand would win the other half of the Baduci pot.

The objective of Baduci poker is to make the best two hands out of the five cards available in order to win both pots at the same time. This is known as "scooping" the pot.

In the event of a tie (more than one player had the same best hand) the chips are split evenly between the winning players. If there are an odd number of chips, the extra chips are awarded to the player(s) starting to the left of the dealer button and continuing clockwise around the table.

#### **Betting structures**

Baduci poker will use a fixed limit and two blinds. The limit for the first two rounds of betting is called a *small bet*, while the limit for the third and fourth betting rounds is called a big bet and is generally double the small bet.

# **Palomar Card Club**

## **BADUCI**

### **Table Limits and Collection Rates**

Table limits \$40-\$80, \$60-\$120, \$75-\$150, will have an \$11 collection taken per player per 1/2 hour, collected at the beginning.

Table limit \$100-\$200 will have a \$12 collection taken per player per 1/2 hour, collected at the beginning.

Table limit \$150-\$300 will have a \$13 collection taken per player per 1/2 hour, collected at the beginning.

Table limits \$200-\$400, \$300-\$600, \$400-\$800, \$500-\$1,000, \$1,000-\$2,000, will have a \$15 collection taken per player per 1/2 hour, collected at the beginning.

### **Table Limits:**

\$40-80	\$60-120	\$75-150	\$100-200	\$150-300
\$200-400	\$300-600	\$400-800	\$500-1000	\$1,000-\$2,000

# PURE 21.5 BLACKJACK

## OBJECT OF THE GAME

The object of Pure 21.5 Blackjack is for the players and the Player/Dealer to add the numerical value of their cards and:

- Achieve the best possible point total of 21.5 by getting Bonus Card and an Ace on the initial two cards dealt. This hand pays 6 to 5.
- Get as close to 21.5 as possible, without going over.
- Draw additional cards if needed.

## VALUE OF THE CARDS

A fifty-two card deck with aces through nines (the standard spades, hearts, clubs, and diamonds) and sixteen “Bonus” cards (four “King” bonus cards, four “Queen” bonus cards, four “Jack” bonus cards, and four “10” bonus cards) is used in the play of the game. The games can be played with a minimum of one (1) and a maximum of eight (8) decks.

- A “BONUS” card and an Ace, on the initial deal, is the best possible hand. It is known as a PURE 21.5 BLACKJACK and pays 6 to 5.
- A “BONUS” card dealt with any other card is worth 10 and is added to the other card(s) point total.
- An Ace has a value of either 1 or 11.
- All cards from 2-9 have their face value.
- "BONUS" cards have a value of 10 unless dealt with an ace on the initial deal.

## RANKING CHART

### CARD

### VALUE

BONUS*	10 or 10.5 when dealt w/an ace
Ace	1 or 11
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9

\* “BONUS” card is worth 10, except when dealt with an Ace on the first two cards of the initial deal, whereupon, it will be worth 10.5 and the hand a Pure 21.5 Blackjack.

## ROUND OF PLAY

1. Pure 21.5 Blackjack is played on a raised gaming table. The table seats eight players who face the dealer in a 180-degree seating arrangement. The tables are the standard blackjack tables commonly used in the casino industry. The casino dealer stands opposite the players, and in the center of the table. The casino dealer's chip tray is set in front of the dealer. The play starts from the right of the dealer and proceeds in a clockwise fashion.
2. The game uses a 52-card deck with aces through nines (the standard spades, hearts, clubs and diamonds) and 16 bonus cards (four of each "king", "queen", "jack" and "ten"). The game is played with a minimum of a single deck, totaling 52 cards and to a maximum of eight decks totaling 424 cards.
3. All tables will have some type of signage where the name of the game is displayed, along with the minimum and maximum wager allowed the collection fee for the players and Player/Dealer will also be displayed. A maximum of three collection rates is allowed in compliance with the California Penal Code.
4. A standard round of play begins when a Player/Dealer is designated. The Player/Dealer will place an amount of money (casino chips) in a betting circle in front of their seat. That money will be used to pay the winners and will set the amount that he/she can collect for the losers. The casino will place a button in front of the Player/Dealer, which designates that they are taking the "bank position and further designate whether it is the first or second turn for the Player/Dealer in the banking position. The Player/Dealer will place the collection fee in front of his/her betting circle.
5. Players at a table then place their wagers in designated betting circles. The players may place a wager at his/her seat along with other unoccupied betting circles. Each player must pay the posted collection for the wager they placed in any betting circle where they have money or "action".
6. Once the Player/Dealer has posted the amount of money, he/she will wager against the other players, and once the players have placed their wagers, the casino dealer will collect all of the fees. This will always be accomplished before the start of the game in accordance with the California Penal Code. The casino dealer will take the collection fees and drop them into a locked collection box affixed to the gaming table.
7. After the fees have been collected, the dealer will deal the cards to the players and the Player/Dealer. All cards dealt throughout the game are face up, with the exception of the Player/Dealer's second card, which will remain "face down" until all players have acted on their hands. The casino dealer is the only person on the table allowed to touch the cards. The players will signal the dealer with hand gestures that indicate whether the wish to hit or stand. The hand signals will be consistent with the industry standard signals of a sweeping motion towards a player's body, indicating a hit, or a side-to-side hand motion, indicating the desire to stand. The casino dealer deals the

first card to the player seated to the left of the designated Player/Dealer, in a clockwise manner. Each player will be dealt one card face up with the Player/Dealer receiving the last card. The Player/Dealer's cards will be placed in front of the casino dealer.

8. The casino dealer will deal a second card to the players in the same order noted above. The players are 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. (Rules and procedures for splitting, doubling down, and surrendering will be outlined later)
9. Players must follow the below listed **Charts 1A and 1B** in deciding whether to hit or stand on a particular hand.
10. After all players have acted on their hands and indicated to the casino dealer that they do not want or cannot receive additional cards, the Player/Dealer's down card will be turned up. This down card will determine where the "action button" is placed.
11. The "action button" determines where the action starts and who will be first to be paid for their winning hand or lose their wager. The action button is placed based on the numerical value of the Player/Dealer's down card. A chart (**Diagram #1**) outlining the placement of the action button follows.
12. The Player/Dealer's hand will then be completed according to the rules listed on **Chart 1B**. Once the Player/Dealer's hand is completed, the payoff and/or collection of wagers will begin in the seat designated by the action button and continue in a clockwise manner until all wagers have been acted on. Furthermore, all base game wagers will be settled first, beginning with the action button and continuing in a clockwise manner around the table, then once all base game wagers have been settled, all bonus bet wagers will be settled, starting with the action button and continuing in a clockwise manner around the table.
13. In the event that the Player/Dealer does not have enough money on the table to cover all the wagers on the table, there will be no free collection button, refund, or other conciliatory action given to the affected players by the casino or the Player/Dealer.
14. The Player/Dealer's cards will always be dealt and placed in front of the casino dealer's tray. The placement of the Player/Dealer's cards is standard in all games and is depicted below. See **Diagram #2**



DIAGRAM #1

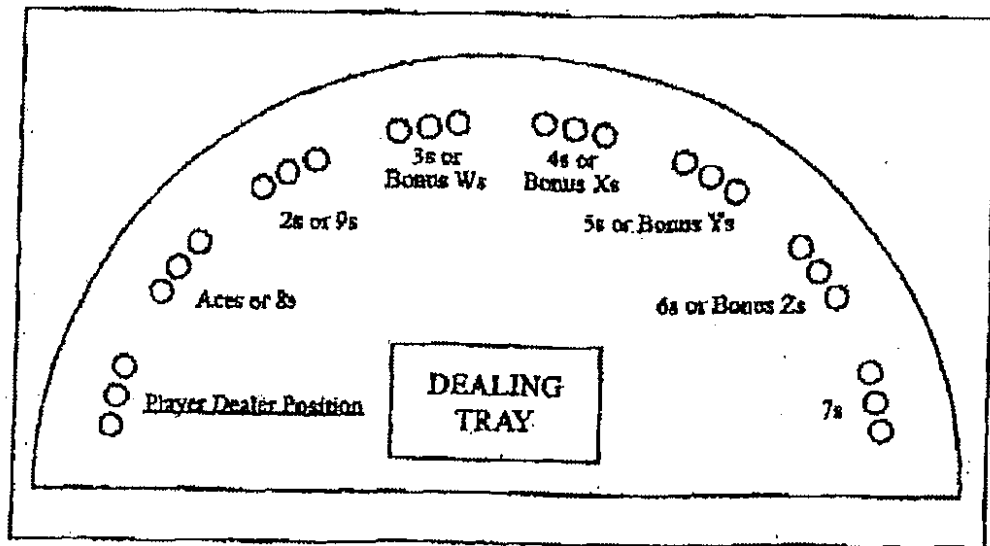
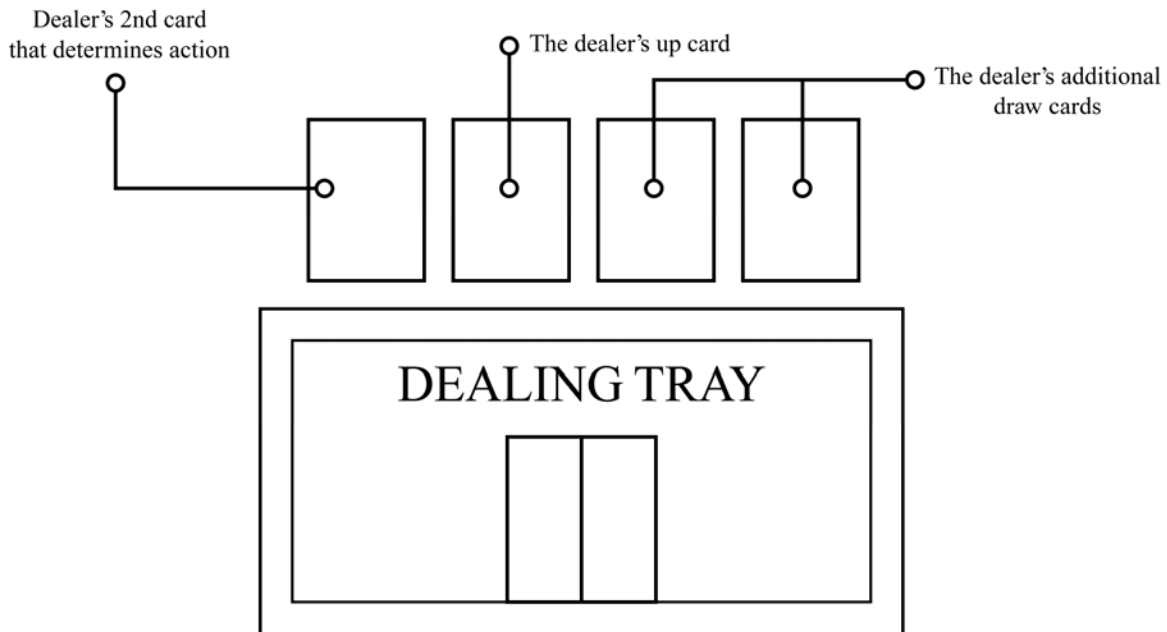


DIAGRAM #2



15. After all wagers are settled, the cards are collected and discarded. The bank button is changed from 1st Bank to 2nd Bank and after every two hands; the Player/Dealer position is rotated in a clockwise fashion around the table.

16. The next round of play begins when the casino dealer collects all the cards from the table and places them in the discard tray. The casino dealer will also change the bank button, and if necessary (if the same person has already held the Player/Dealer position twice) rotate the Player/Dealer position clockwise to the next position on the table. If there is no person that intervenes on the Player/Dealer's position, the game will be "broken" or stopped, as required by the California Penal Code.

#### **CHART 1A PLAYER OPTIONS**

<b><u>Must Stand on</u></b>	<b><u>Must Hit on</u></b>	<b><u>Have Option on</u></b>
<b>Hard 19 or more</b> (may split two bonus cards)	<b>Hard 11 or less</b>	<b>All other counts</b>

#### **CHART 1B PLAYER/DEALER OPTIONS**

<b><u>Must Stand on</u></b>	<b><u>Must Hit on</u></b>	<b><u>Have Option on</u></b>
<b>Hard 17 or more</b>	<b>Soft 17 or less</b>	<b>None</b>

#### **GAME RULES**

1. A PURE 21.5 BLACKJACK (an Ace and a Bonus card) is the best possible hand. If the player and the Player/Dealer's hand are both PURE 21.5 BLACKJACK the hand is a push or tie, and no action is taken on the wager.
2. If the Player/Dealer does not have a Pure 21.5 Blackjack, the Players will be given the option to draw to improve their hands, in accordance with Chart 1A above. The Player/Dealer's down card will be checked, by the casino dealer for a "Pure 21.5 Blackjack" when the Player/Dealer's first or up card is an Ace or Bonus Card.
3. After all Players have been given a chance to act on their hands, the Player/Dealers hand will be completed in accordance with Chart 1B.
4. If a Player's total is less than a "Pure 21.5 Blackjack" and the Player/Dealer's total is more than a "Pure 21.5 Blackjack", the Player wins the hand.
5. If a Player's total is more than a "Pure 21.5 Blackjack" and the Player/Dealer's total is less than a "Pure 21.5 Blackjack", the Player loses the hand.
6. If a Player and the Player/Dealer have the same total and it is less than a "Pure 21.5 Blackjack", the hand is a push or tie. No action is taken on the wager.
7. If a Player's total and the Player/Dealer's total are less than a "Pure 21.5 Blackjack", the hand closest to a "Pure 21.5 Blackjack" will win.

8. If the Player and Player/Dealer total is more than a “Pure 21.5 Blackjack”, the following will apply:
  - a. If the player/dealer’s hand is 888 (three eights) all players whose hand/s total is more than 21.5 win back the full amount of their wager.
  - b. If the player/dealer’s hand is not 888 (three eights) all players whose total is more than 21.5 lose.
9. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
10. All collection fees will be collected by the casino dealer, prior to the start of play. Collection fees will be determined by the casino and can be up to three separate rates per game.
11. All collection rates and wagering limits will be posted at the table. They will not be based on any percentage.
12. Backline betting is allowed; subject to local ordinance or code.
13. The Player/Dealer position must rotate in a continuous and systematic fashion, and cannot be occupied by one person for more than two consecutive hands. There must be an intervening Player/Dealer so one person cannot continually occupy the position and the “bank” hand within the meaning of **OLIVER V. COUNTY OF LOS ANGELES** (1988) 66 Cal. App. 4<sup>th</sup>1397, 1408-1409. And in addition to the meaning of AB 1416 (the Wesson Bill) which added section 330.11 to the California Penal Code relating to the California licensed gambling establishments and any future regulatory guidelines from the California Department of Justice, Division of Gambling Control, with respect to the operation of a controlled game featuring a Player/Dealer position.

### **DOUBLE-DOWN, SPLIT, SURRENDER, AND INSURANCE**

1. Players can split cards of the same value or two “BONUS” cards. The player must place a second wager equal to the original wager. Players cannot split for less. Players may then draw as many cards as desired per split card to achieve the best possible hand of 21.5.
2. When splitting two Aces, a player may only receive one additional card per Ace. Aces may only be split once, which gives the player two hands. If the draw card is a “BONUS” card after splitting two Aces, the player will be paid even money on their wager, not 6 to 5.
3. A maximum of 3 splits is allowed per hand, giving a player up to 4 hands. Doubling-down is permitted after splitting.

4. Players can surrender after their first two cards are dealt to them. If they choose to surrender, half of their wager will be forfeited. The player must indicate their desire to surrender before the Player/Dealer's down card is exposed. Their play for the hand will then cease.
5. Players can double-down on the first two cards dealt to them. The player must place a second wager which may be equal to or less (double down for less) than the player's original wager. The player will only receive one additional card, regardless of the total.
6. Insurance will not be offered for this game.
7. In conjunction with offering insurance, when the Player/Dealer's upcard is an Ace, Players that have a Pure 21.5 Blackjack (an Ace and a Bonus Card) may opt to take even money on their wagers before the Player/Dealer's undercard is checked for a Bonus Card. The Player is actually making an insurance wager equal to  $\frac{1}{2}$  of the original wager. If the Player/Dealer has a Bonus card as the undercard (a Pure 21.5 Blackjack), the Player wins the insurance bet (a wager equal to  $\frac{1}{2}$  of the original wager that pays 2 to 1) and pushes on the original wager. If the Player/Dealer does not have a Bonus Card as the undercard, the Player will lose the insurance bet and is paid 6 to 5 (for the Pure 21.5 Blackjack) on the original wager. The result in each case is the same as the Player wins an amount equal to the original wager (even money).
8. The casino will take no extra collection fee on double downs or splits from the player or Player/Dealer.
9. All payoffs are to the extent that the Player/Dealer's money covers the action on the table. A Player/Dealer cannot win or lose more than the entire amount of money placed on the table before the start of the hand.

#### **BUSTER BLACKJACK BONUS BET**

- The Buster Blackjack Bonus Bet must be placed prior to the initial deal and may be less than or equal to the base game wager, but may not exceed it.
- Players may make one (1) bonus bet wager for each base game wager placed.
- Once all players have made the decisions concerning their hand, according to the base game rules, the player/dealer will reveal his/her hole card and play out the hand. The payoff odds vary based on the number of cards in the player/dealer's busted hand. The more cards in the busted hand, the higher the payoff. If the player/dealer's hand busts, all Buster Blackjack Bonus Bet wagers will be paid according to the posted pay table, as shown below. If the player/dealer does not bust, all Buster Blackjack Bonus Bet wagers will be collected in rotation to the extent of the money in action.
- The player/dealer must hit on soft seventeen (17) and lower and stand on hard seventeen (17) or higher.
- A Buster Blackjack Bonus Bet remains in action regardless of whether the player wins or loses during the base game.
- No additional collection fee will be taken for placing a Buster Blackjack Bonus Bet wager. All collection fees are for the base game only.

- **The player/dealer will pay all winning Buster Blackjack Bonus Bet wagers and will 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 will be returned to the players. In the event that the player/dealer's wager does not cover the amount wagered by all players, an action button may be used to designate where the action will begin.

**Buster Blackjack Bonus Bet Pay Table**

<b>Number of Cards in the Player/dealer's Busted Hand</b>	<b>Payout</b>
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

# EZ BACCARAT™



## **SUMMARY OF GAME**

The object of the game is to assemble two hands of two (2) or three (3) cards with a point value as close to nine (9) as possible.

EZ Baccarat™ plays the same way as regular baccarat except that it eliminates the odds differential between Player Line and Dealer Line wagers and replaces it by "barring" one specific winning Bank hand (the winning Bank hand consisting of three cards and totaling seven points). The appearance of this hand is the "Dragon 7™". Customers can make an insurance bet - the Dragon 7 bet, which pays 40 to 1 when the three card winning Bank hand totaling 7 points occurs.



To begin the game, players make a wager(s) on Player, or Dealer, or Tie ("Base Game Wager") or a combination of the above. Players that have placed a Base Game Wager may also place a "Dragon 7" bet (three card winning Bank hand totaling 7 points). All wagers must be between the minimum and maximum table limit.

Wagers are resolved as follows:

In the case of a Bank win, Bank wagers are paid 1 to 1. Player, Tie and Dragon 7 wagers lose.

In the case of a Player win, Player wagers are paid 1 to 1. Bank, Tie and Dragon 7 wagers lose.

In the case of a Tie, Tie wagers are paid 8 to 1. Bank and Player wagers push and Dragon 7 wagers lose.

In the case of a Dragon 7, Dragon 7 wagers are paid 40 to 1. Bank wagers push, Player and Tie wagers lose.

## **DETAILS**

### ***Standards of Play***

The game features a rotating player/dealer position that collects from all losers and pays all winners to the extent that their wager covers the action. The rotation of the Player/Dealer position is the same of industry standard games and complies with 330.11 of the California Penal Code. The object of the game is to form a hand that equals nine (9) or as close to it as possible. The player's hand is compared with the player/dealer's hand. The hand closest to "9" wins.

### ***Type of Gaming Table Used***

The game shall be played on a standard blackjack table having eight places on one side for the players and the player/dealer, and a place for the Casino dealer on the opposite side.



### ***Number of Players in the Game***

A minimum of two (2) and a maximum of eight (8) players can participate in the game. Backline betting is allowed.

### ***Type of Card Deck***

A standard 52 deck of cards is utilized in a multiple deck shoe. A minimum of three (3) decks and a maximum of eight (8) decks can be used during the play of the game. There are no Jokers.

All cards 2 through 9 hold their face value. 10, J, Q & K have a value of zero (0). The Ace has a value of one (1). A hand with cards whose sum is in double figures is ranked with the tens (10s) digit ignored. For example, a hand totaling eighteen (18) would count as eight (8).

### ***Betting Scheme***

1. All wagers in EZ Baccarat 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. All wagers shall be placed prior to any cards being dealt. No bets shall be made, increased, or withdrawn after the dealer has begun dealing.
3. At the beginning of each round of play, players have the following options when placing their wager(s):
  - a. Player line which pays 1 to 1
  - b. Dealer line which pays 1 to 1



## ***Tie Wager***

The Tie bet pays 8 to 1 if the player/dealer and Player hands tie. A player may only place a tie bet wager if they have also placed either a player line wager or a dealer line wager prior to the initial deal. Seated players as well as back-line bettors may place a tie bet wager. The tie wager may be less than, equal to, or greater than the base game wager. However, the tie bet wager cannot exceed the table limit. In the event that the player's hand and the player-dealer's hand are not of the same value, the player-dealer will win the tie bet wager. There is no additional fee for placing a tie bet wager.

**The player-dealer will pay all winning tie bet wagers and will collect all losing tie bet wager.** 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 will be returned to the players. In the event that the player-dealer's wager does not cover the amount wagered by all players, an action button shall be used to designate where the action will begin.

## ***Dragon 7 Bonus Bet***

EZ Baccarat™ plays the same way as regular baccarat except that it eliminates the odds differential between Player Line and Dealer Line wagers and replaces it by "barring" one specific winning Bank hand (the winning Bank hand consisting of three cards and totaling seven points). The appearance of this hand is the "Dragon 7™". Customers can make an insurance bet - the Dragon 7 bet, which pays 40 to 1 when the three card winning Bank hand totaling 7 points occurs. A player may only place a Dragon 7 wager if they have also placed either a player line wager or a dealer line wager prior to the initial deal. Seated players as well as back-line bettors may place a Dragon 7 wager. The Dragon 7 wager may be less than, equal to, or greater than the base game wager. There is no additional fee for placing a Dragon 7 Bonus Bet wager.

**The player-dealer will pay all winning Dragon 7 wagers and will collect all losing Dragon 7 wager.** 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 will be returned to the players. In the event that the player-dealer's wager does not cover the amount wagered by all players, an action button shall be used to designate where the action will begin.

## ***Dealing Procedures***

At the start of a game a player is offered the player/dealer position. Once accomplished, the casino dealer shall wait for each player to make their wager (within posted table limits) on base game as well as any bonus bets. Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face up. The hand to the left of the house dealer is a community hand that belongs to those that placed a bet on the dealer line. The hand to the right of the house dealer is a community hand that belongs to those that placed a bet on the player line. The decision, if any, is made by the player's betting on the Player hand and then the Dealer's hand is resolved. The position that is closest to 9 wins.

A Natural 8 or 9 is accomplished when the first two cards of the player or dealer's hand has a value of eight (8) or nine (9). When this occurs, the other hand will not be allowed to draw an additional card.

### ***How Winners are Determined and Paid***

After the cards are dealt, the closest to 9 will be declared the winner and all winners will be paid and all losers will have their wagers awarded to the player/dealer.

### ***Game Rule:***

After the casino dealer delivers the first two cards to both the Player Line and Dealer Line, the following Baccarat rules are followed.

- The player hand must stand when their hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the player stands, then the dealer hand hits on a total of 5 or less.
- If the player does hit for a complete hand then the dealer hand hits using the following rules:
  - If the dealer's hand total is 3, then the dealer hand is dealt a third card unless the player's third card was an 8.
  - If the dealer's hand total is 4, then the dealer hand is dealt a third card unless the player's third card was a 0, 1, 8, or 9.
  - If the dealer's hand total is 5, then the dealer hand is dealt a third card if the player's third card was 4, 5, 6, or 7.
  - If the dealer's hand total is 6, then the dealer hand is dealt a third card if the player's third card was a 6 or 7.

The following chart, where "S"= Dealer Line "stands" and "H"= Dealers Line "hits" demonstrates how each hand combination is resolved:

	0	1	2	3	4	5	6	7	8	9
7										
6										
5										
4										
3										
2										
1										
0										

Once all cards have been dealt, the hand with the highest total point count is declared the winner. In the case where both hands have an equal point count, the hand is a Tie. Wagers will then be settled in one of the following two ways:

If the player-dealer's wager covers all action on the table, wagers will be settled starting with the player to the left of the casino dealer and continuing in a clockwise manner around the table until all wagers have received action.

If the player-dealer's wager does not cover all action on the table, an action button will be used, which determines which player receives first action on their wager(s). The second card dealt to the player-dealer's hand determines the position of the action button. The player-dealer position is always zero (0). The other seats, in clockwise rotation, starting with the player to the left of the player-dealer and continuing in a clockwise manner around the table, respectively represent the other numbers. Wagers will be settled in the following order: each player line and dealer line wager placed, then all tie bet wagers, then all Dragon 7 wagers. When determining where the action button will be placed, cards will hold the following values:

**Action Button Card Chart:**

<b>Card Dealt</b>	<b>Card Value</b>
Ace	1
2 through 10	Hold their face value
Jack	11
Queen	12
King	13

### ***House Way***

Player hand hits on five (5) or below and stands on six (6) or more. The casino dealer must use the house way when a player requests the casino dealer to play an additional wager.

### ***Round of Play***

- The Player/Dealer makes their wager.
- All players place their wagers on the player or dealer line.
- The dealer takes all casino collections and drops it in the affixed drop box.
- The dealer deals the cards and then determines the winner (Player or Dealer) or whether the hand is a tie.
- All ties between the player line and the dealer line on zero through nine (0-9) are considered a "push," and the original wagers are called off.
- The dealer places the action button. The action button determines which player receives first action on their wager. The second card dealt to the dealer's hand determines the position of the action button. The player/dealer's position is always zero. Other seats, in clockwise rotation, respectively represent other numbers.
- All wagers are settled to the extent the player/dealer's wager covers the action.
- The dealer (if applicable) records whether the preceding hand was won by the player, dealer or was a Tie on the affixed electronic reader board.

## PLAYER-DEALER & DEAL

The player/dealer position rotates in a systematic and continuous way so that the opportunity to act as the player/dealer does not constantly remain with a single person for many hands. The person in player/dealer position may not act as player/dealer position more than two consecutive hands or rounds of play. The opportunity to act as the player/dealer must be offered to all seated players after two hands or rounds of play so that a single player cannot repeatedly act as the player/dealer within the meaning of *Oliver v. County of Los Angeles*, (1998) 66 Cal.App.4<sup>th</sup> 1397, 1408-09 or section 330.11 of the California Penal Code, relating to gambling establishments and any future regulatory guideline from the California Bureau of Gambling Control or the California Gambling Control Commission with respect to the operation of controlled games featuring a player/dealer position.

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 never participates as a player/dealer. The house never takes a percentage of wagers placed in the game. There is no maximum on the player/dealer's wager.



**EZTRAK™: Baccarat Edition will enhance your players' Baccarat gaming experience while providing them with the important information they want, to make the bets they want.**

**EZ Baccarat table with EZ TRAK Baccarat Edition system.**

**Table Limits & Collection Rates**

The collection is taken from each player for every player or dealer line bet prior to start of the game. Players including the player-dealer must post required collection prior to receiving any cards. Collection is paid before cards are dealt. Collection is paid based on the table limit and is paid for each spot playing a hand.

<b>Table Limit</b>	<b>Player-dealer fee</b>	<b>Player Fee</b>
\$10 - \$200	\$0.50	\$0.50
\$200 - \$500	\$2.00	\$2.00

**Palomar California Collection Rates**  
**12/20/2011**

**Pai Gow Poker: GEGA-001692**

Schedule Option	Table Limit	Total Table Action	Player Collection Fee	Player-Dealer Fee	Jackpot Fee
1	\$10 - \$300	\$10 - \$25	\$0.50	\$2.50	N/A
		\$26 - \$100	\$1.00		
		\$101 - \$200	\$2.00		
		\$201 - \$300	\$3.00		

**No Bust 21st Century Blackjack: GEGA-001693**

Schedule Options	Table Limit	Player Collection Fee	Player-Dealer Fee	Jackpot Fee
1	\$2 - \$50	\$0.50	\$0.50	N/A
2	\$10 - \$100	\$1.00	\$1.00	N/A
3	\$50 - \$300	\$2.00	\$2.00	N/A

**Pure 21.5 Blackjack: GEGA-002966**

Schedule Options	Table Limit	Player Fee	Total Table Action	Player-Dealer Fee	Jackpot Fee
1	\$5 - \$100	\$0.00	\$5 - \$200	\$0.50	N/A
			\$201 - \$400	\$1.00	
			\$401 - \$1,000	\$2.00	
2	\$5 - \$100	\$1.00	\$5 - \$100	\$1.00	N/A
		\$1.00	\$101 - \$300	\$2.00	
		\$1.00	\$301 - \$500	\$3.00	
		\$0.00	\$501 - \$1,000	\$5.00	

**EZ Baccarat: GEGA-002985**

Schedule Options	Table Limit	Player Fee	Total Table Action	Player-Dealer Fee	Jackpot Fee
1	\$10 - \$100	\$0.00	\$10 - \$200	\$1.50	N/A
			\$201 - \$400	\$2.50	
			\$401 - \$1,000	\$3.00	
2	\$100	\$1.00	\$100 - \$200	\$1.50	N/A
			\$201 - \$400	\$2.50	
			\$401 - \$1,000	\$3.00	

## 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. 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 players. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

- **Pai Gow Poker** – for schedule **option 1**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all game wagers that are placed by players prior to cards being dealt, referred to as “total table action.” The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. At this time, there is no jackpot collection fee as all approved gaming activities are house funded.
- **No Bust 21st Century Blackjack** – for schedule **options 1 through 3**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all game wagers that are placed by players prior to cards being dealt, referred to as “total table action.” The total table action does not count the player-dealer's wager or any additional wagers placed by players after cards are dealt, such when players double-down, split cards, or when a hand is surrendered. A collection fee shall also be taken from each player for each game wager that they place. There will be no additional collection fee required from a player when a player double-downs, splits cards, or surrenders their hand. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. At this time, there is no jackpot collection fee as all approved gaming activities are house funded.
- **Pure 21.5 Blackjack**– for schedule **option 1**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all game wagers that are placed by players prior to cards being dealt, referred to as “total table action.” The total table action does not count the player-dealer's wager or any additional wagers placed by players after cards are dealt, such when players double-down, split cards, or when a hand is surrendered. There shall be no additional collection fee taken from players. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. At this time, there is no jackpot collection fee as all approved gaming activities are house funded.
- **Pure 21.5 Blackjack**– for schedule **option 2**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all game wagers that are placed by players prior to cards being dealt, referred to as “total table action.” The total table action does not count the player-dealer's wager or any additional wagers placed by players after cards are dealt, such when players double-down, split cards, or when a hand is surrendered. A collection fee shall also be taken from each player for each game wager that they place. There will be no additional collection fee required from a player when a player double-downs, splits cards, or surrenders their hand. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. At this time, there is no jackpot collection fee as all approved gaming activities are house funded.

- **EZ Baccarat**– for schedule **options 1 and 2**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all Player line, Banker line, Tie, and Dragon 7 wagers that are placed by players prior to cards being dealt, referred to as “total table action.” An additional collection fee shall be taken from each player for each game wager that they place. However, no additional collection fee shall be taken from players for placing a Tie or Dragon 7 wager. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. At this time, there is no jackpot collection fee as all approved gaming activities are house funded.



**Palomar Casino**  
**Poker Games Collection RATES**

**Texas Hold'em: GEGA-001695, Deuce-Seven Triple Draw: GEGA-000529, Omaha: GEGA-001700, Badugi Triple Draw: GEGA-000526, Baduci: GEGA-002745, Seven Card Stud: GEGA-001696, Draw Poker: GEGA-001697, Low-Ball: GEGA-001698**

For **schedule option 1**, a collection fee shall be taken from each player, per hand, before the flop.

Schedule Options	Table Limit	Player Collection (per hand)
1	\$10-\$20	\$5

For **schedule options 2 through 96**, the collection fees shall be collected at the end of each half hour from each player. Fees are collected on the hour and the half hour. If a game starts in the middle of these times, the first hour or half hour shall be collection free, but all subsequent half hours shall be collected.

Schedule Option	Table Limit	Per Player Fee (per 1/2 hour)
2	\$10-\$20	\$10
3	\$10-\$20	\$11
4	\$10-\$20	\$12
5	\$10-\$20	\$13
6	\$10-\$20	\$40
7	\$10-\$20-\$40	\$10
8	\$10-\$20-\$40	\$11
9	\$10-\$20-\$40	\$12
10	\$10-\$20-\$40	\$13
11	\$10-\$20-\$40	\$40
12	\$10-\$20-\$40	\$50
13	\$20-\$40	\$10
14	\$20-\$40	\$11
15	\$20-\$40	\$12
16	\$20-\$40	\$13
17	\$20-\$40	\$40
18	\$20-\$40	\$50
19	\$25-\$50	\$10
20	\$25-\$50	\$11

**Palomar Casino  
Poker Games Collection RATES**

21	\$25-\$50	\$12
22	\$25-\$50	\$13
23	\$25-\$50	\$40
24	\$25-\$50	\$50
25	\$30-\$60	\$10
26	\$30-\$60	\$11
27	\$30-\$60	\$12
28	\$30-\$60	\$13
29	\$30-\$60	\$40
30	\$30-\$60	\$50
31	\$40-\$80	\$10
32	\$40-\$80	\$11
33	\$40-\$80	\$12
34	\$40-\$80	\$13
35	\$40-\$80	\$40
36	\$40-\$80	\$50
37	\$50-\$100	\$10
38	\$50-\$100	\$11
39	\$50-\$100	\$12
40	\$50-\$100	\$13
41	\$50-\$100	\$40
42	\$50-\$100	\$50
43	\$60-\$120	\$10
44	\$60-\$120	\$11
45	\$60-\$120	\$12
46	\$60-\$120	\$13
47	\$60-\$120	\$40
48	\$60-\$120	\$50
49	\$75-\$150	\$10

**Palomar Casino  
Poker Games Collection RATES**

50	\$75-\$150	\$11
51	\$75-\$150	\$12
52	\$75-\$150	\$13
53	\$75-\$150	\$40
54	\$75-\$150	\$50
55	\$80-\$160	\$10
56	\$80-\$160	\$11
57	\$80-\$160	\$12
58	\$80-\$160	\$13
59	\$80-\$160	\$40
60	\$80-\$160	\$50
61	\$100-\$200	\$12
62	\$100-\$200	\$13
63	\$100-\$200	\$14
64	\$100-\$200	\$15
65	\$100-\$200	\$16
66	\$100-\$200	\$17
67	\$150-\$300	\$12
68	\$150-\$300	\$13
69	\$150-\$300	\$14
70	\$150-\$300	\$15
71	\$150-\$300	\$16
72	\$150-\$300	\$17
73	\$200-\$400	\$12
74	\$200-\$400	\$13
75	\$200-\$400	\$14
76	\$200-\$400	\$15
77	\$200-\$400	\$16
78	\$200-\$400	\$17

**Palomar Casino  
Poker Games Collection RATES**

79	\$300-\$600	\$12
80	\$300-\$600	\$13
81	\$300-\$600	\$14
82	\$300-\$600	\$15
83	\$300-\$600	\$16
84	\$300-\$600	\$17
85	\$400-\$800	\$13
86	\$400-\$800	\$14
87	\$400-\$800	\$15
88	\$400-\$800	\$16
89	\$400-\$800	\$17
90	\$400-\$800	\$18
91	\$500-\$1000	\$13
92	\$500-\$1000	\$14
93	\$500-\$1000	\$15
94	\$500-\$1000	\$16
95	\$500-\$1000	\$17
96	\$500-\$1000	\$18

**13 Card Chinese Poker: GEGA-001694**

For **schedule options 1 through 8**, a collection fee is taken per player, per half hour, based on the table limit.

<b>Schedule Options</b>	<b>Table Limit</b>	<b>Per Player Fee (per 1/2 hour)</b>
1	\$10	\$10
2	\$20	\$10
3	\$25	\$11
4	\$30	\$11
5	\$40	\$11
6	\$50	\$11

**Palomar Casino**  
**Poker Games Collection RATES**

7	\$100	\$11
8	\$100 +	\$12

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 rates shall be conspicuously posted on or within view of every gaming table.

# **The Palomar Card Club**

## **Face-Up Chinese Poker**

### **Standards of play:**

The object of the game is for players to form three hands, also referred to as “segments;” a five-card back hand, a five-card middle hand, and a three-card front hand, which rank higher than all other player hands at the table, according to the rankings as shown below. The back hand must rank higher than the middle and front hands, the middle hand must rank higher than the front hand but lower than the back hand, and the front hand must rank lower than the back and middle hands.

### **Poker Game:**

The players of Chinese Poker play against each other for the entire stack of chips that each player has on the table, referred to as table stakes. Because the game is played in this manner, each player’s entire stack of chips shall be eligible to be won or lost during each round of play. The game does not utilize a player-dealer position, it is a Poker game. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

### **Type of card deck:**

Chinese Poker is played with one standard 52-card deck which does not include a joker.

### **Type of gaming table and number of players:**

The game will be played using a standard poker table or small round table which shall accommodate up to five seated positions. However, in a five handed game, only four players will receive a hand and will be actively playing. The fifth player will become eligible during the next round of play when the action button and dealer button rotates. The fifth player may also be eligible to participate provided that one of the four hands chooses not to participate during that round of play. When five players are seated at the table, only the player that has both the action button and the dealer button, and the three players clockwise around the table from that player, shall receive cards. Also, if there are only two players at the table, they will have the option of playing two hands each. However, if both players do not agree to play two hands, each player will only receive one hand. The settling of hands will follow the same guidelines below.

### **Betting scheme:**

Within each betting area for each seated position, there shall be a single betting space specifically designated for players to place their wager. Each player’s stack of chips acts as their wager, which is referred to as table stakes. Therefore, each player’s stack of chips on the table shall be eligible to be won or lost during each round of play. A player is required to initially buy into a game for at least thirty times the amount of the table limit. Each player shall be required to have a minimum of nine points worth of chips in their stack at the start of each round of play.

### **Dealing procedures:**

The casino dealer deals cards one at a time, face-down, to each active player beginning with the active player to the left of the dealer button and continues clockwise until each active player receives five cards. The active player to the left of the dealer button must then place his initial 5 cards face-up in either the top, middle, or bottom segments with no more than three cards in the top segment. There is no minimum or maximum number of cards that must be placed in the middle or bottom segment. This process continues clockwise until all active players have placed their initial five cards in their

# The Palomar Card Club

## Face-Up Chinese Poker

respective segments. The casino dealer will then deal one card face-down to the active player to the left of the dealer button. That player must place the card face-up in either to top, middle or bottom segment of their hand. Once the card lays face-up on the table in any of the segments, it will be set and cannot be altered. This process continues clockwise to each active player until all active players have 13 cards face-up with three cards in the top segment and five cards in both the middle and bottom segments. The casino dealer will then deal three cards, one by one to each player face down, starting at the active player to the left of the dealer button. That player will pick 2 of the 3 dealt cards and discard the third card, then place the cards face up either to the top, middle or bottom segment of their hand. Once the cards lay face-up on the table in any of the segments, they will be set and cannot be altered. This process continues clockwise to each active player until all active players have 13 cards face-up with three cards in the top segment and five cards in both the middle and bottom segments.

### **Dealer Button:**

The game shall utilize a flat white disk with the words dealer button on it to visually designate which player is in the dealer position (in theory) for that hand. The dealer button shall rotate from player to player around the table clockwise after each round of play.

### **Action Button:**

The game shall also utilize a disk with the words action button on it to visually designate which player received first action on their wager. It also signifies that the player with this button is in position #1 and shall begin the comparison of his/her hands against all other players at the table, according the settling of hands described below. The other players in clockwise rotation represent position #2, position #3, and position #4.

When a new game is opened, the player to the left of the house dealer shall receive both the action button and the dealer button. Both buttons shall stay with the same player at all times and shall rotate clockwise to the next player after each round of play. Wagers shall be settled according to the rules below.

### **Card Values and Hand Rankings:**

The rank of each card used in Chinese Poker, in order of highest to lowest, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and 2. However, an ace may also be used as a low card when completing a straight. All suits shall be considered equal in rank. The ranking of hands that may be made for the back hand and the middle hand, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
<b>Royal Flush</b>	A hand that consists of an Ace, King, Queen, Jack and 10 of the same suit.
<b>Straight Flush</b>	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.
<b>Four of a Kind</b>	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.

# The Palomar Card Club

## Face-Up Chinese Poker

<b>Full House</b>	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.
<b>Flush</b>	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, 5, 4, 3 and 2 is the lowest ranked Flush.
<b>Straight</b>	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.
<b>Three of a Kind</b>	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.
<b>Two Pairs</b>	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.
<b>One Pair</b>	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.
<b>High Card</b>	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, 5, 4, 3 and 2 the lowest ranked High Card hand.

The ranking of hands that may be made for the front hand, in order from highest to lowest rank shall be:

Hand Dealt	Hand Requirements
<b>Three of a Kind</b>	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.
<b>One Pair</b>	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.
<b>High Card</b>	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, 5, 4, 3 and 2 the lowest ranked High Card hand.

### **Round of Play:**

Prior to any cards being dealt, each player shall place a wager, which shall be used to play against the rest of the players at the table. Each player's wager at the beginning of the hand determines the amount of action that a player may receive during the settlement of the wagers. The portion of the player's wager that has received action shall not be permitted to be used in subsequent payoffs or losses during a round of play.



# The Palomar Card Club

## Face-Up Chinese Poker

After each player has placed their wager, the action button and the dealer button shall be placed. When first opening a game, the player to the left of the house dealer shall receive both the action button and the dealer button. Once a player has received both buttons, the house dealer shall complete the dealing procedures as described above.

### **How Wagers are Paid, Collected, and Pushed:**

Once each player has set their three hands, all three segments of a player's hand shall be compared to the next player's three segments, in the following order:

- The player in position #1 shall compare their hands against the position to their left, which is position #2.
- The player in position #1 shall compare their hands against the position to the left of the position #2, which is the position #3.
- The player in position #1 shall compare their hands against the position to the left of the position #3, which is the position #4.
- The player in position #2, which is to the left of the action button and the dealer button, settles the payoff against the position to their left, which is the position #3.
- The player in position #2, which is to the left of the action button and the dealer button, settles the payoff against the position to the left of the position #3, which is the position #4.
- The player in the position #3, which is to the left of the action button and the dealer button, settles the payoff against the position to their left, which is the position #4.

When comparing each player's segments, each player shall be paid according to the point system, as described below.

### **Point System:**

The settlement of wagers is based on points awarded for each hand. Each of the three segments is worth one point which has a monetary value depending on the table limit. When segments are being compared between two players, as described in the order above, the player who has the highest ranking hand for each segment wins one point from their opponent(s) and shall be paid according to the monetary value of one point. If a segment has the same exact rank between two players, it results in a tie (push) no point or wager is exchanged. However, when a tie occurs between a player in possession of the action and dealer buttons and another player, the player with both buttons will win all tie hands.

In addition to players winning according to the Point System, players shall be eligible to win additional points according to the Bonus System or Clean Sweep rules, as shown below. All of these shall be offered together at all times that this game is being played.

### **Bonus System:**

Players may be eligible for additional points when comparing their segments against other players' segments if they make certain hands in their five-card back hand, their five-card middle hand, or their three-card front hand, as shown below. A player earns one point for each winning segment, and if a "Bonus" hand is present, points are added on the "Bonus" hand. Bonus points are earned as follows:

# The Palomar Card Club

## Face-Up Chinese Poker

Hand Dealt	Points		
	Top Segment	Middle Segment	Bottom Segment
Three of a Kind (2s)	9 points	N/A	N/A
Three of a Kind (3s)	10 points	N/A	N/A
Three of a Kind (4s)	11 points	N/A	N/A
Three of a Kind (5s)	12 points	N/A	N/A
Three of a Kind (6s)	13 points	N/A	N/A
Three of a Kind (7s)	14 points	N/A	N/A
Three of a Kind (8s)	15 points	N/A	N/A
Three of a Kind (9s)	16 points	N/A	N/A
Three of a Kind (10s)	17 points	N/A	N/A
Three of a Kind (Js)	18 points	N/A	N/A
Three of a Kind (Qs)	19 points	N/A	N/A
Three of a Kind (Ks)	20 points	N/A	N/A
Three of a Kind (As)	21 points	N/A	N/A
Straight	N/A	4 points	2 points
Flush	N/A	8 points	4 points
Full House	N/A	12 Points	6 points
Four of a Kind	N/A	16 Points	8 Points
Straight Flush	N/A	20 Points	10 Points
Royal Flush	N/A	40 points	20 points

Bonus points may be awarded in addition to the other points awarded for winning a segment or Clean Sweep. In order to get the bonus for each segment, as shown above, the following requirements must be met:

- Must win the segment to win the Bonus. If a player has a qualifying bonus hand but loses the segment, they shall not be paid the bonus.
- Bonus Hand values are always additional points.

*Example:* if a player wins two out of three segments and has four of kind in the back, that player shall win two points for two segments and four points for the four of a kind in the back for a total of six (6) points.

### **Clean Sweep:**

A Clean Sweep, also referred to as a Natural occurs when all thirteen cards dealt to a player make a qualifying hand, as shown below. Clean Sweep hands have a special ranking and automatically win. A Clean Sweep hand must be declared after the player has received their cards but prior to the segments being compared. Additionally, that player's hand will not participate in the comparing of segments and will not be required to pay players if they receive a bonus. In order to qualify for a Clean Sweep hand, all 13 cards are considered. The 13 cards that make a clean sweep hand must be contained in the 13 cards in order to qualify. The following are the Clean Sweep hands ranked from highest to lowest:

# The Palomar Card Club

## Face-Up Chinese Poker

Clean Sweep Hands	
Hand Dealt	Point Value
<b>Super Dragon</b> Ace through King, One suit	26
<b>Dragon</b> Ace through King, Any Suit	13
<b>6 Pairs</b> Hand consist of 6 pairs (4 of a kind may be used as 2 pairs)	3
<b>Three Straights</b> Contains straights in all three segments (top, middle, bottom)	3
<b>Three Flushes</b> Suited cards in all three segments (top, middle, bottom)	3

\* Clean sweep hands with the same value are pushed. Clean sweep hands with a higher value will be paid full of amount winning value, not deducted. In the situation where a player has 2 clean sweeps in one hand; they will be paid the higher value only. Clean sweep hands will be paid before all regular hands are compared, starting with the player with the action and dealer buttons and moving clockwise. Once the Clean Sweep hand has been paid, all hands will be compared according the rules above.

When a player declares a Clean Sweep hand, the casino dealer will verbally confirm this with the player. Once confirmed, the dealer will place a marker on the top of the hand. The Clean Sweep hand will be viewed first on the showdown and the player collects its value first. If more than one player has a Clean Sweep hand the higher ranking Clean Sweep hand will collect the total point value for that hand; the point value for the lower ranking Clean Sweep hand will not be subtracted. If two Clean Sweep hands have the same ranking, it is a tie. No money is exchanged between these two players, but they still may collect from the other players.

### **Foul Hand:**

A hand that is set by a player that fails to set their hand in the proper ranking order when setting their five-card back hand, five-card middle hand, and three-card front hand, according to the rules above, which is referred to as a "Foul Hand." When a player has a foul hand, that player must pay a penalty to each player. The penalty, which shall be paid to each player at the table, shall be three points for each segment. Additionally, the player with the foul hand shall also be required to pay a player if they are eligible for bonus points according to the Bonus System, or if there is a Clean Sweep hand.

### **Fantasy Open Face Variation:**

All players must agree to play a Fantasy Open Face Variation before the next round of play begins.

When a player makes Queens or better in the top segment and the hand qualifies, during the next hand dealt, the qualifying player will receive 14 cards face down and will discard one card. The qualifying player will then set the 13 cards face down simultaneously before the remaining players. The qualifying player's discarded card is then placed back

# The Palomar Card Club

## Face-Up Chinese Poker

into the deck and dealt to the remaining players. The remaining players set their hands as they normally would.

### **Collection Procedure:**

For **schedule options 1 through 8**, a collection fee is taken per player, per half hour, based on the table limit. 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. 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 rates shall be conspicuously posted on or within view of every gaming table. The limit of the game indicates the wager being played for; each hand basically represents one (1) point which is equivalent to the money value of the game's limit. i.e., in a \$5.00 limit game each point would have a money value of \$5.00.

Schedule Options	Table Limit	Per Player Fee (per 1/2 hour)
1	\$10	\$10
2	\$20	\$10
3	\$25	\$11
4	\$30	\$11
5	\$40	\$11
6	\$50	\$11
7	\$100	\$11
8	\$100 +	\$12

## Palomar California Collection Rates

*Although the Bureau has approved these collection rates, games offering a zero collection are currently under Bureau review. The Bureau has the right to: (1) review the lawfulness of the CA Games Collection Rates; (2) notify all law enforcement agencies and gambling establishments if further review determines that the CA Games Collection Rates are unlawful; (3) require gambling establishments to cease and desist offering the CA Games Collection Rates, if found unlawful; and (4) take action against those gambling establishments that decline to abide by the Bureau's cease and desist notification.*

**Pai Gow Poker** – for schedule **option 1**, a collection fee shall be taken per hand from the player in the player-dealer position. A collection fee shall also be taken from each player for each game wager that they place. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted.

### **Pai Gow Poker: GEGA-001692**

Schedule Option	Table Limit	Total Player Wager	Player Collection Fee	Player-Dealer Fee
1	\$10 - \$300	\$10 - \$25	\$0.50	\$2.50
		\$26 - \$100	\$1.00	
		\$101 - \$200	\$2.00	
		\$201 - \$300	\$3.00	

**No Bust 21st Century Blackjack** – for schedule **options 1 through 3**, a collection fee shall be taken per hand from the player in the player-dealer position. A collection fee shall also be taken from each player for each game wager that they place. There will be no additional collection fee required from a player when a player double-downs, splits cards, or surrenders their hand. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted.

### **No Bust 21st Century Blackjack: GEGA-001693**

Schedule Options	Table Limit	Player Collection Fee	Player-Dealer Fee
1	\$2 - \$50	\$0.50	\$0.50
2	\$10 - \$100	\$1.00	\$1.00
3	\$50 - \$300	\$2.00	\$2.00

**Pure 21.5 Blackjack**– for schedule **option 1**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all game wagers that are placed by players prior to cards being dealt, referred to as “total table action.” The total table action does not count the player-dealer's wager or any additional wagers placed by players after cards are dealt, such when players double-down, split cards, or when a hand is surrendered. There shall be no additional collection fee taken from players for placing any wager. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. **For schedule option 2**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all game wagers that are placed by players prior to cards being dealt, referred to as “total table action.” The total table action does not count the player-dealer's wager or any additional wagers placed by players after cards are dealt, such when players double-down, split cards, or when a hand is surrendered. A collection fee shall also be taken from each player for each game wager that they place under \$500. There will be no additional collection fee required from a player when a player doubles down, splits cards, or surrenders their hand. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted.

## Palomar California Collection Rates

### Pure 21.5 Blackjack: GEGA-002966

Schedule Options	Table Limit	Player Fee	Total Table Action	Player-Dealer Fee
1	\$5 - \$100	\$0.00	\$5 - \$200	\$0.50
			\$201 - \$400	\$1.00
			\$401 +	\$2.00
2	\$5 - \$100	\$1.00	\$5 - \$100	\$1.00
			\$101 - \$300	\$2.00
			\$301 - \$500	\$3.00
		\$0.00	\$501 +	\$5.00

**EZ Baccarat**– for schedule **option 1**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all Player line, Banker line, Tie, and Dragon 7 wagers that are placed by players prior to cards being dealt, referred to as “total table action.” However, no additional collection fee shall be taken from players for placing a Tie or Dragon 7 wager. The collection fees shall be collected and dropped by the house dealer prior to any cards being dealt or any round of play being conducted. For **schedule option 2**, the collection fees shall be taken per hand from the player-dealer position based on the total amount that all players have wagered on the Player line, Banker line, Tie wagers, Dragon 7 wagers, and Panda 8 wagers. There shall be no collection fee taken from players for placing any wager. There shall be no collection fee taken from a player for placing a Tie, Dragon 7, or Panda 8 wager. All Player line, Banker line, Tie, Dragon 7 and Panda 8 wagers shall be within the minimum and maximum table limits. Tie, Dragon 7, and Panda 8 wagers may be less than, equal to or greater than the Player Line and Banker Line wagers.

### EZ Baccarat: GEGA-002985

Schedule Options	Table Limit	Player Fee	Total Table Action	Player-Dealer Fee
1	\$10 - \$100	\$0.00	\$10 - \$200	\$1.50
			\$201 - \$400	\$2.50
			\$401 +	\$3.00
2	\$100	\$1.00	\$100 - \$200	\$1.50
			\$201 - \$400	\$2.50
			\$401 +	\$3.00

**EZ Baccarat Panda 8** - for **schedule option 1 and 2**, the collection fees shall be taken per hand from the player-dealer position based on the total amount that all players have wagered on the Player line, Banker line, Tie wagers, Dragon 7 wagers, and Panda 8 wagers. There shall be no collection fee taken from players for placing any wager. All Player line, Banker line, Tie, Dragon 7 and Panda 8 wagers shall be within the minimum and maximum table limits. Tie, Dragon 7, and Panda 8 wagers may be less than, equal to or greater than the Player Line and Banker Line wagers.

## Palomar California Collection Rates

### **EZ Baccarat Panda 8: GEGA-003542**

Schedule Option	Table Limit	Total Table Action	Player-Dealer Fee	Player Fee
1	\$5 - \$500	\$10 - \$200	\$1.50	\$0.00
		\$201 - \$400	\$2.50	
		\$401 - \$1,000	\$3.00	
		\$1,001+	\$5.00	
2	\$10 - \$500	\$10 - \$200	\$1.50	\$0.00
		\$201 - \$400	\$2.50	
		\$401 - \$1,000 +	\$3.00	
		\$1,001 - \$3,000	\$5.00	
		\$3,001+	\$7.00	

### **Collection Procedures**

**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.
- 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.



**Standards of play:**

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.

**Type of card deck used:**

Fortune Pai Gow Poker is played with a standard 52 card deck including a Joker for a total of 53 cards. The Joker is fully wild.

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. The Joker is fully wild. 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:

<b><i>Hand Dealt</i></b>	<b><i>Hand Requirements</i></b>
<b><i>7 Card Straight Flush (No Joker)</i></b>	<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>
<b><i>Royal Flush + Royal Match</i></b>	<i>A hand that consists of ace, king, queen, jack, 10 and king, queen suited.</i>
<b><i>7 Card Straight Flush (With Joker)</i></b>	<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>
<b><i>Five Aces</i></b>	<i>A hand that consists of five cards containing all aces.</i>
<b><i>Royal Flush</i></b>	<i>A hand that consists of an ace, king, queen, jack and 10 of the same suit.</i>





<b><i>Straight Flush</i></b>	<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>
<b><i>Four of a Kind</i></b>	<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>
<b><i>Full House</i></b>	<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>
<b><i>Flush</i></b>	<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>
<b><i>Straight</i></b>	<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>
<b><i>Three of a Kind</i></b>	<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>
<b><i>Two Pairs</i></b>	<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>
<b><i>One Pair</i></b>	<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>
<b><i>High Card</i></b>	<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>

**Dealing procedures:**

- ❖ 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 to 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.



- ❖ Once cards have been stacked, the Player-dealer randomly selects which pile will be distributed to the first 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 behind it 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 to 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 are 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.

**Type of gaming table utilized for this game:**

An industry standard Pai Gow Poker table will be used to play Fortune Pai Gow Poker. A table felt with the game name and segregated marked Fortune Bonus Bet areas. The game will be played on a standard pai gow poker table

**Number of players in the game:**

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.



**How and when are house fees collected:**

- ❖ Backline betting is permitted on all wagers.
- ❖ Fortune Pai Gow Poker 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. Additionally, the Player-dealer position is identified with a "Bank" tile and is placed in front of that player's seat position. 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.

**Betting scheme:**

Players may place wagers bearing in mind the posted table minimum and maximum. Players must make a Fortune Pai Gow Poker game wager and will then have the option to make a Fortune Bonus Bet wager as well. If a player wagers at least \$5 on the Fortune Bonus Bet, the player qualifies for the Envy Bonus and the casino dealer must place an "Envy" button next to that player's Fortune Bonus Bet wager.

The Player-dealer may place a wager to cover some or all of the action on the table.

**Round of Play**

- ❖ 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.



**PAI GOW POKER HOUSE WAY**

HAND	HOW TO PLAY *	EXAMPLE
<b>NO PAIR</b>	Put 2nd and 3rd highest cards in front.	
<b>ONE PAIR</b>	Put pair in back, highest two other cards in front.	
<b>TWO PAIR</b>	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.	
<b>THREE PAIRS</b>	Put highest pair in front.	
<b>THREE OF A KIND</b>	If A's - always split. If K's and below - never split. If two sets of three of a kind - split highest set.	
<b>STRAIGHT, FLUSH, STRAIGHT FLUSH</b>	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.	
<b>FULL HOUSE</b>	Put the highest permissible pair in front.	
<b>FOUR OF A KIND</b>	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.	
<b>FIVE ACES</b>	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.



- ❖ 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, to determine the winner according to the following criteria:
  - a. 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.
  - b. 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.
  - c. 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.
  - d. 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.
- ❖ The Player-dealer position rotates in a systematic and continuous way among the seated players, and no one player may serve as the Player-dealer for more than two consecutive hands. The Player-dealer position rotates clockwise around the table.

## Fortune Bonus Bet

### **RULES OF PLAY**

- ❖ 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 wager may be less than, equal to, or greater than the Fortune Pai Gow Poker game wager. However, the Fortune Bonus Bet wager must be within the minimum and maximum table limits.
- ❖ 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 (1) "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 (7) cards dealt as a player's hand. In the event that the first seven (7) 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. However, if multiple players have made a seven (7) 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 (7) 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.
- ❖ **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

### Jokers Fully-Wild

	FPG-08	
Hand	Pays	Envy
7 Card Straight Flush (No Joker)	1,000 to 1	\$500
7 Card Straight Flush (With Joker)	500 to 1	\$100
5 Aces	400 to 1	\$50
5 of a Kind	250 to 1	\$25
Royal Flush	100 to 1	\$10
Straight Flush	40 to 1	\$5
4 of a Kind	25 to 1	\$5
Full House	5 to 1	
Flush	3 to 1	
Straight	2 to 1	

#### **Glossary of terms used in the controlled game:**

- Action Pile** The pile chosen by the Player-dealer, before the hand begins, which will be given out to the seated-position determined by the shake of the dice cup.
- “Action” button** A token used to designate where the settling of bets will begin (the action).
- Action** The player position where the settling of bets begins.





- Copy** When a players hand is ranked equally to the Player-dealers hand.
- Envy Bonus** A payout that is made if a player wagers at least \$25 on the Fortune Bonus bet and at least one player has a four of a kind or higher, all players with Envy buttons win.
- Fortune Bonus** An optional wager that can be placed by a player and paid according the payable.
- Player-dealer** Seated-position that, for any given hand of play, all other players at the table are playing against. The player in that position taking the Player-dealer position is also referred to as the Player-dealer.
- Seated-positions** The seven designated positions on the table (often designated with a number) where players may place bets and receive a hand.
- Push** When a player wins either the high or the low hand and the Player-dealer wins the other.

For **schedule option 1**, a collection fee shall be taken per hand from the player-dealer position based on the total table action, which is the sum of all players' controlled game and bonus bet wagers placed prior to cards being dealt. A collection fee shall also be taken from each player for each Fortune Pai Gow Poker game wager placed. The Fortune Bonus wager may be less than, equal to, or more than the base game wager as long as its within table limits. There shall be no additional collection fees taken from players or the player-dealer for placing a Fortune Pai Gow Poker Bonus Bet wager. The collection fees shall be collected from each player and the player-dealer and dropped by the house dealer prior to the dice cup being opened.

Schedule Option	Table Limit	Total Table Action	Player Collection Fee	Player-Dealer Fee
1	\$10 - \$300	\$10 - \$25	\$0.50	\$2.50
		\$26 - \$100	\$1.00	
		\$101 - \$200	\$2.00	
		\$201 - \$300	\$3.00	

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

### Type of Game

The players of Razz Poker play against each other for “the pot” of money on the table. The game does not utilize a player-dealer position, it is a poker game. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

### Object of the Game

Deuce to Seven is 7-CARD STUD played for Low, which is, the traditional ranking of Poker hands is reversed. The lowest ranked hand is now the best hand.

### Description of the Deck and Number of Decks Used

The game shall be played using one standard 52-card deck and no joker.

### Card Values and Hand Rankings

The rank of each card used in Deuce to Seven, in order of lowest to highest rank, shall be: 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen, king, and ace. In the case of two identical winning hands, any odd chip goes to the Players with the lowest card according to suit (Clubs, Diamonds, Hearts, Spades).

The ranking of hands for Deuce to Seven, in the order of highest rank to lowest, shall be:

Hand Dealt	Hand Requirements
Lowest five card hand	A hand that consists of 7, 5, 4, 3, 2
One Pair	A hand that consists of one pair.
Two Pair	A hand that consists of two pairs.
Three of a Kind	A hand that consists of three cards of the same rank.
Straight	A hand that consists of five cards that are in consecutive ranking but are not the same suit.
Flush	A hand that consists of five cards of the same suit, but that are not in consecutive ranking.
Full House	A hand that consists of a Three of a Kind and a Pair.
Four of a Kind	A hand that consists of four cards of the same rank.
Straight Flush	A hand that consists of five cards of the same suit in consecutive ranking.
Royal Flush	A hand that consists of an Ace, King, Queen, Jack, and 10 of the same suit.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

### Description of Table Used and Total Number of Seated Positions

The game shall be played on a standard poker table which shall accommodate up to eleven seated positions for patrons. Within each betting area for each seated position, there shall be a single betting space specifically designated for players to place a wager. Each table shall have the same minimum and maximum wagering limits during each betting round, as specified by the table limits.

### Action and Distribution of Cards

The game shall utilize a flat white disk with the words “dealer button” on it to visually designate which player is in the dealer position (in theory) for that hand. The dealer button shall rotate from player to player around the table clockwise after each round of play. The player with the dealer button is the last to receive cards on the initial deal, but does not determine where the action begins. During the first round, action begins with the player that has the highest face-up card. On all other rounds, action starts with the player with the lowest open face board.

### Dealing Procedures and Round of Play

The 52-card deck shall be manually shuffled, cut, and dealt by the house dealer. Players ante, the size of which is relative to the stakes of the game. Players are dealt three cards in turn, in rotation: two face down, one face up. Player with the highest face-up card, according to rank and suit, shall be required to bet equal to the amount of the lower limit. Other players may call, raise, or fold their hands.

- Active players are dealt one card, face up (4<sup>th</sup>). Betting starts with player who has the lowest ranked face-up cards. The player has the option of betting at the lower limit. Other players may check, call, raise, or fold.
- Active players are dealt one card, face up (5<sup>th</sup>). Betting starts with player who has the lowest ranked face-up cards. Bets must be equal to the higher table limit. Players may check, call, raise, or fold.
- Active players are dealt one card, face up (6<sup>th</sup>). Betting starts with player who has the lowest ranked face-up cards. Bets must be equal to the higher table limit. Players may check, call, raise, or fold.
- Active players are dealt one card, face down (7<sup>th</sup>). Final round of betting- starts with the player who has the lowest ranked face-up cards. Bets must be equal to the higher table limit. Players may check, call, raise, or fold.
- Active players expose all of their cards. Best Low five-card wins the pot.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

### Third-Sixth Street Action

1. A card dealt off the table is a dead card and will be replaced after the last Player has received his card for that round. The dead card will be used for the next round's burn card, if necessary.
2. Check and raise is permitted.
3. If a Player folds his hand after making a forced bet,:
  - (a) That seat will continue to receive subsequent card(s) until there is a bet.
  - (b) If a Player folds his hand on 4th, 5th, or 6th Street and there has been no bet, the Player (seat) will continue to receive card(s) until there is a bet.
  - (c) The above mentioned card(s) will be dealt face down.
4. If a Dealer burns and deals a card(s) before a round of betting has been complete, that card(s) will be eliminated from play, along with an additional card for each remaining player in the hand. Dealer will then burn a card and deal normally. After that round of betting has concluded, play resumes in a normal fashion.
5. If the Dealer burns two cards, or fails to burn a card, the cards will be moved to the proper position if possible. If this happens on a down card and there is no way to tell which card was received, then all Players will accept the cards given to them.

### Seventh Street Action

1. If the high hand on board is "all in" before the betting starts on any round, the next high hand will initiate the action.
2. If the Dealer turns the last card face up to any Player(s), all remaining Players will receive their last card face down. The Player(s) whose card(s) was exposed has the option of declaring himself all-in, and all subsequent betting will be on the side. If the Player chooses not to be "all-in", the betting continues as normal with the Player who was high on the sixth card initiates the action.
3. (A) If there are not enough cards left in the deck to burn and deal the remaining players a seventh card, and there will be enough cards using the burn cards, the Dealer shall in the following order:
  - 1<sup>st</sup> Burn and use the last card.
  - 2<sup>nd</sup> Do not burn and use the last card.
  - 3<sup>rd</sup> Scramble the burn cards with the remaining stub, burn and complete the deal using the last card if necessary. If there are exactly enough cards for the remaining players, so not burn and use the last card.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

4. (B) If there are not enough remaining cards for the above procedure, the Dealer shall scramble the burn cards with the remaining stub, burn and turn over a community card. This card plays in all hands but is not used to determine who controls the action for betting purpose. If the Stub contains three or more cards (but not enough to complete the deal) burn and turn the community card directly from the stub. No scramble is necessary.

### Showdown

At showdown, the Player initiating the last action by either checking or betting must turn his hand over first. When a player turns any of his up cards face down after a bet has been made; he concedes all rights to the pot. (Discretion of management). A player who calls a bet and is beaten "on board" is not entitled to his bet back. A Player must have seven cards in order to win at showdown. Any other number of cards constitutes a dead hand. At showdown, using reverse traditional hand rankings, the active Players with the best five-card LOW hand is the winner. All seven cards must be exposed at showdown. In the case of two identical winning hands, any odd chip goes to the Player with the lowest card according to suit (Clubs, Diamonds, Hearts, Spades). Straights and flushes have ranking and count against you. Straight is lower than a Flush. Aces are high. 7, 5, 4, 3, 2 is the best possible hand.

### How The Pot Is Awarded

After the final round of betting has been completed, the house dealer shall move all player bets into the pot. All active players shall then enter into a showdown with each other and compare their hands. The pot shall be awarded to the player with the best five-card LOW hand. All other players shall lose. In the event that more than one player has the lowest ranking hand, the pot shall be split equally among all players with the winning hand. In the instance that there are an odd number of chips, the odd chip shall be awarded to the player with the lowest card according to suit.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

### Collection Fee Schedule

For **Schedule Options 1- 96**, ample notice shall be provided to players relating to the assessment of fees. The fee shall be determined (fixed) in advance of play. The fixed collection fee shall be taken from the pot after all the players have posted the required antes. Half Hour Time Collection: A half hour time collection will be charged either at the half hour house dealer change or if the same dealer is working on the second half hour of the shift. If you are called for a seat while the House is changing, and there is a waiting list for that particular game, you must pay your time collection when you arrive at the table. If you have a seat occupied but are away from the table when collection is taken, the collection will be paid from your chips left at the table. If not enough chips are left on the table, you will be responsible for paying your collection prior to resuming play. Each table will have the half hour time fee amount for that table, game type, and limit, posted. 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 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 RAZZ Deuce to Seven are shown below:

Schedule Option	Table Limit	Per Player Fee per 1/2 hour
1	\$10-\$20	\$10
2	\$10-\$20	\$11
3	\$10-\$20	\$12
4	\$10-\$20	\$13
5	\$10-\$20	\$40
6	\$10-\$20	\$50
7	\$10-\$20-\$40	\$10
8	\$10-\$20-\$40	\$11
9	\$10-\$20-\$40	\$12
10	\$10-\$20-\$40	\$13
11	\$10-\$20-\$40	\$40
12	\$10-\$20-\$40	\$50
13	\$20-\$40	\$10
14	\$20-\$40	\$11
15	\$20-\$40	\$12
16	\$20-\$40	\$13

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

17	\$20-\$40	\$40
18	\$20-\$40	\$50
19	\$25-\$50	\$10
20	\$25-\$50	\$11
21	\$25-\$50	\$12
22	\$25-\$50	\$13
23	\$25-\$50	\$40
24	\$25-\$50	\$50
25	\$30-\$60	\$10
26	\$30-\$60	\$11
27	\$30-\$60	\$12
28	\$30-\$60	\$13
29	\$30-\$60	\$40
30	\$30-\$60	\$50
31	\$40-\$80	\$10
32	\$40-\$80	\$11
33	\$40-\$80	\$12
34	\$40-\$80	\$13
35	\$40-\$80	\$40
36	\$40-\$80	\$50
37	\$50-\$100	\$10
38	\$50-\$100	\$11
39	\$50-\$100	\$12
40	\$50-\$100	\$13
41	\$50-\$100	\$40
42	\$50-\$100	\$50
43	\$60-\$120	\$10
44	\$60-\$120	\$11
45	\$60-\$120	\$12
46	\$60-\$120	\$13
47	\$60-\$120	\$40
48	\$60-\$120	\$50
49	\$75-\$150	\$10
50	\$75-\$150	\$11
51	\$75-\$150	\$12
52	\$75-\$150	\$13
53	\$75-\$150	\$40
54	\$75-\$150	\$50
55	\$80-\$160	\$10
56	\$80-\$160	\$11

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

57	\$80-\$160	\$12
58	\$80-\$160	\$13
59	\$80-\$160	\$40
60	\$80-\$160	\$50
61	\$100-\$200	\$12
62	\$100-\$200	\$13
63	\$100-\$200	\$14
64	\$100-\$200	\$15
65	\$100-\$200	\$16
66	\$100-\$200	\$17
67	\$150-\$300	\$12
68	\$150-\$300	\$13
69	\$150-\$300	\$14
70	\$150-\$300	\$15
71	\$150-\$300	\$16
72	\$150-\$300	\$17
73	\$200-\$400	\$12
74	\$200-\$400	\$13
75	\$200-\$400	\$14
76	\$200-\$400	\$15
77	\$200-\$400	\$16
78	\$200-\$400	\$17
79	\$300-\$600	\$12
80	\$300-\$600	\$13
81	\$300-\$600	\$14
82	\$300-\$600	\$15
83	\$300-\$600	\$16
84	\$300-\$600	\$17
85	\$400-\$800	\$13
86	\$400-\$800	\$14
87	\$400-\$800	\$15
88	\$400-\$800	\$16
89	\$400-\$800	\$17
90	\$400-\$800	\$18
91	\$500-\$1000	\$13
92	\$500-\$1000	\$14
93	\$500-\$1000	\$15
94	\$500-\$1000	\$16
95	\$500-\$1000	\$17
96	\$500-\$1000	\$18



# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

### GLOSSARY

<b>Action:</b>	What the betting and playing in a particular hand or game is called. A game with a lot of betting is an action game. The player who is first to start the betting is referred to as the "action." Any player whose turn it is to act will be told "the 'action' is on you."
<b>Active Player:</b>	A player with a live hand still in the pot.
<b>All-In:</b>	Having all one's chips in the pot.
<b>Ante:</b>	A fixed amount of money, required per player, to be posted before the start of a hand.
<b>Bet:</b>	Chips placed in the pot.
<b>Board:</b>	The four cards that are dealt face up.
<b>Bring it In:</b>	Means to start the betting on the first round.
<b>Burn:</b>	To take the top card of the deck off and place it out of play by protecting it under chips or separated from the rest of the cards. A burn is removed from the deck at the start of each round of cards except the initial deal.
<b>Buy-In:</b>	The minimum amount of money required to sit down in a particular game
<b>Call:</b>	To put in the pot an amount of money equal to an opponent's bet or raise.
<b>Cap:</b>	The last raise allowed on a betting round.
<b>Check:</b>	To decline to bet when it is your turn.
<b>Check Raise:</b>	To check and then raise after an opponent bets.
<b>Chip:</b>	A round token in various denominations representing money.
<b>Community Card:</b>	A card turned up in the center of the table, which is used by all active players.
<b>Control Hand:</b>	The hand that controls the betting.
<b>Dead Hand:</b>	A hand that a player may not continue to play because of an irregularity.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

<b>Down Card:</b>	Is a card that is delivered face down so that no other Player knows its value. Is also referred to as a "hole" card.
<b>Drop:</b>	This is an interchangeable term for Time Collection, Fee, Time Fee, and any other term used to describe the amount paid by the players for the time spent at the table.
<b>Fold:</b>	To drop out of a pot rather than call a bet or raise.
<b>Force Bet:</b>	A bet that one player is required to put into a pot to start the first betting round
<b>Limit:</b>	The amount a player may bet or raise on any round of betting.
<b>Limit Poker:</b>	A poker game where the minimum and maximum amounts a player may bet or raise on any given round of betting are fixed.
<b>Off-suit:</b>	Two different suits, used to describe the first two cards.
<b>Open:</b>	To make the first bet in a poker hand.
<b>Open Pair:</b>	The first two up cards are a pair.
<b>Overcall:</b>	A call of a bet after another player has already called.
<b>Over-Card:</b>	Any card on board higher than your pair.
<b>Pass:</b>	To check. Also, to fold.
<b>Position:</b>	The spot in the sequence of betting in which a player is located.
<b>Pot:</b>	The total amount of money wagered at any point in a hand. A hand itself is also referred to as a pot.
<b>Qualifier:</b>	The highest card a player may have in their hand to be eligible for a portion of the pot.
<b>Raise:</b>	To bet an additional amount after someone else has bet.
<b>River:</b>	The River is the last card delivered (face down).
<b>Round of Betting:</b>	Sequences of betting after one or more cards have been dealt. A round of betting continues until each active player has either folded or called.
<b>Showdown:</b>	The turning up of all active player's cards at the end of the final round of betting to determine who has the winning hand.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven

<b>Side Pot:</b>	A second pot for the other active players when one or more players are "All-In".
<b>Split Limit:</b>	A game with two distinct betting structures
<b>String Bet:</b>	Any bet wherein a player has to go back to his stack to get additional chips to complete a bet or a raise which was not verbally declared.
<b>Substantial Action:</b>	Three players acting or two players putting money in the pot by a bet, call, or raise.
<b>Suited:</b>	Two or more cards of the same suit.
<b>Third Street:</b>	Describes the first three cards delivered.
<b>Top Pair:</b>	Pairing the highest card on board
<b>Up Card:</b>	The card that is turned face up on the table either in front of a Player as part of the individual hand or face up in the middle of the table as a "community" card that plays as part of all hands.
<b>Wager:</b>	A bet.
<b>Wired Pair:</b>	A pair in your hand.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

### Type of Game

The players of Razz Poker play against each other for “the pot” of money on the table. The game does not utilize a player-dealer position, it is a poker game. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

### Object of the Game

Deuce to Seven is 7-CARD STUD played for Low, which is, the traditional ranking of Poker hands is reversed. The lowest ranked hand is now the best hand.

### Description of the Deck and Number of Decks Used

The game shall be played using one standard 52-card deck and no joker.

### Card Values and Hand Rankings

The rank of each card used in Deuce to Seven, in order of lowest to highest rank, shall be: 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen, king, and ace. In the case of two identical winning hands, any odd chip goes to the Players with the lowest card according to suit (Clubs, Diamonds, Hearts, Spades).

The ranking of hands for Deuce to Seven, in the order of highest rank to lowest, shall be:

Hand Dealt	Hand Requirements
Lowest five card hand	A hand that consists of 7, 5, 4, 3, 2
One Pair	A hand that consists of one pair.
Two Pair	A hand that consists of two pairs.
Three of a Kind	A hand that consists of three cards of the same rank.
Straight	A hand that consists of five cards that are in consecutive ranking but are not the same suit.
Flush	A hand that consists of five cards of the same suit, but that are not in consecutive ranking.
Full House	A hand that consists of a Three of a Kind and a Pair.
Four of a Kind	A hand that consists of four cards of the same rank.
Straight Flush	A hand that consists of five cards of the same suit in consecutive ranking.
Royal Flush	A hand that consists of an Ace, King, Queen, Jack, and 10 of the same suit.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

### Description of Table Used and Total Number of Seated Positions

The game shall be played on a standard poker table which shall accommodate up to eleven seated positions for patrons. Within each betting area for each seated position, there shall be a single betting space specifically designated for players to place a wager. Each table shall have the same minimum and maximum wagering limits during each betting round, as specified by the table limits.

### Action and Distribution of Cards

The game shall utilize a flat white disk with the words “dealer button” on it to visually designate which player is in the dealer position (in theory) for that hand. The dealer button shall rotate from player to player around the table clockwise after each round of play. The player with the dealer button is the last to receive cards on the initial deal, but does not determine where the action begins. During the first round, action begins with the player that has the highest face-up card. On all other rounds, action starts with the player with the lowest open face board.

### Dealing Procedures and Round of Play

The 52-card deck shall be manually shuffled, cut, and dealt by the house dealer. Players ante, the size of which is relative to the stakes of the game. Players are dealt three cards in turn, in rotation: two face down, one face up. Player with the highest face-up card, according to rank and suit, shall be required to bet equal to the amount of the lower limit. Other players may call, raise, or fold their hands.

- Active players are dealt one card, face up (4<sup>th</sup>). Betting starts with player who has the lowest ranked face-up cards. The player has the option of betting at the lower limit. Other players may check, call, raise, or fold.
- Active players are dealt one card, face up (5<sup>th</sup>). Betting starts with player who has the lowest ranked face-up cards. Bets must be equal to the higher table limit. Players may check, call, raise, or fold.
- Active players are dealt one card, face up (6<sup>th</sup>). Betting starts with player who has the lowest ranked face-up cards. Bets must be equal to the higher table limit. Players may check, call, raise, or fold.
- Active players are dealt one card, face down (7<sup>th</sup>). Final round of betting- starts with the player who has the lowest ranked face-up cards. Bets must be equal to the higher table limit. Players may check, call, raise, or fold.
- Active players expose all of their cards. Best Low five-card wins the pot.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

### Third-Sixth Street Action

1. A card dealt off the table is a dead card and will be replaced after the last Player has received his card for that round. The dead card will be used for the next round's burn card, if necessary.

2. Check and raise is permitted.

3. If a Player folds his hand after making a forced bet,:

(a) That seat will continue to receive subsequent card(s) until there is a bet.

(b)

If a Player folds his hand on 4th, 5th, or 6th Street and there has been no bet, the Player (seat) will continue to receive card(s) until there is a bet.

(c) The above mentioned card(s) will be dealt face down.

4. If a Dealer burns and deals a card(s) before a round of betting has been complete, that card(s) will be eliminated from play, along with an additional card for each remaining player in the hand. Dealer will then burn a card and deal normally. After that round of betting has concluded, play resumes in a normal fashion.

5. If the Dealer burns two cards, or fails to burn a card, the cards will be moved to the proper position if possible. If this happens on a down card and there is no way to tell which card was received, then all Players will accept the cards given to them.

### Seventh Street Action

1. If the high hand on board is "all in" before the betting starts on any round, the next high hand will initiate the action.

2. If the Dealer turns the last card face up to any Player(s), all remaining Players will receive their last card face down. The Player(s) whose card(s) was exposed has the option of declaring himself all-in, and all subsequent betting will be on the side. If the Player chooses not to be "all-in", the betting continues as normal with the Player who was high on the sixth card initiates the action.

3. (A) If there are not enough cards left in the deck to burn and deal the remaining players a seventh card, and there will be enough cards using the burn cards, the Dealer shall in the following order:

1<sup>st</sup> Burn and use the last card.

2<sup>nd</sup> Do not burn and use the last card.

3<sup>rd</sup> Scramble the burn cards with the remaining stub, burn and complete the deal using the last card if necessary. If there are exactly enough cards for the remaining players, so not burn and use the last card.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

4. (B) If there are not enough remaining cards for the above procedure, the Dealer shall scramble the burn cards with the remaining stub, burn and turn over a community card. This card plays in all hands but is not used to determine who controls the action for betting purpose. If the Stub contains three or more cards (but not enough to complete the deal) burn and turn the community card directly from the stub. No scramble is necessary.

### Run it Twice Option

When all active players remaining in the hand are all in, which means that one or all remaining players have no more money that can be wagered, the remaining players will have the option to make an agreement to “run the board” two or three times. All remaining players must agree. One additional \$5 collection will be taken regardless if it is run two or three times. Running the board requires the dealer to deal more cards per the following procedures:

- If the player(s) go all-in before the flop, they can run out the whole board, as described below, two or three times.
  - The house dealer shall then take the top card of the deck and place it in the discard pile without exposing it, referred to as a “burn.” The house dealer shall then take the next three cards from the top of the deck and place them face-up on the table simultaneously, which is referred to as “the flop.” The house dealer shall then take the top card of the deck and place it in the discard pile without exposing it, referred to as a burn. The house dealer shall then take one card from the top of the deck and place it face-up on the table so that there are now a total of four community cards face-up on the table. This is referred to as “the turn card.” The house dealer shall then take the top card of the deck and place it in the discard pile without exposing it, referred to as a burn. The house dealer shall then take one card from the top of the deck and place it face-up on the table so that there are now a total of five community cards face-up on the table. This is referred to as “the river card.”
  - If both players have agreed to run the board three times, the procedures described above will be repeated.
- If the players go all-in on the flop, they can run out the turn and river cards two or three times.
  - The house dealer shall then take the top card of the deck and place it in the discard pile without exposing it, referred to as a burn. The house dealer shall then take one card from the top of the deck and place it face-up on the table so that there are now a total of four community cards face-up on the table. This is referred to as the turn card. The house dealer shall then take the top card of the deck and place it in the discard pile without exposing it, referred to as a burn. The house dealer shall then take one card from the top of the deck and place it face-up on the table so that there are now a total of five community cards face-up on the table. This is referred to as the river card.
  - If both players have agreed to run the board three times, the procedures described above will be repeated.
- If the players get all-in on the turn, they can run out the river card two or three times.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

- The house dealer shall then take the top card of the deck and place it in the discard pile without exposing it, referred to as a burn. The house dealer shall then take one card from the top of the deck and place it face-up on the table so that there are now a total of five community cards face-up on the table. This is referred to as the river card.
- If both players have agreed to run the board three times, the procedures described above will be repeated

*\*Players are not allowed to discuss or make agreements to run the board two or three times before they are all-in. It is the players' responsibility to notify the dealer that they want to discuss running the board two or three times before anymore cards are dealt.*

### Showdown

At showdown, the Player initiating the last action by either checking or betting must turn his hand over first. When a player turns any of his up cards face down after a bet has been made; he concedes all rights to the pot. (Discretion of management). A player who calls a bet and is beaten "on board" is not entitled to his bet back. A Player must have seven cards in order to win at showdown. Any other number of cards constitutes a dead hand. At showdown, using reverse traditional hand rankings, the active Players with the best five-card LOW hand is the winner. All seven cards must be exposed at showdown. In the case of two identical winning hands, any odd chip goes to the Player with the lowest card according to suit (Clubs, Diamonds, Hearts, Spades). Straights and flushes have ranking and count against you. Straight is lower than a Flush. Aces are high. 7, 5, 4, 3, 2 is the best possible hand.

### How The Pot Is Awarded

**If the players choose not to run the board**, after the final round of betting has been completed, the house dealer shall move all player bets into the pot. All active players shall then enter into a showdown with each other and compare their hands. The pot shall be awarded to the player with the best five-card LOW hand. All other players shall lose. In the event that more than one player has the lowest ranking hand, the pot shall be split equally among all players with the winning hand. In the instance that there are an odd number of chips, the odd chip shall be awarded to the player with the lowest card according to suit.

**If the players choose to run the board**, after the fourth and final round of betting has been completed, the house dealer shall move all player bets into the pot. All active players shall then enter into a showdown with each other and compare their hands. Players may use any combination of the two hole cards initially dealt to them at the beginning of the game and the five community cards turned over throughout the course of the game, or they may use the five community cards and no hole cards to make the highest ranking five-card poker hand. The following shall apply for determining which player wins the pot:



# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

The pot shall be awarded to the player with the highest ranking five-card poker hand, according to the hand and card rankings shown above. All other players shall lose.

In the event that more than one player has the highest ranked hand, the pot shall be split equally among all players with the winning hand. In the instance that there are an odd number of chips, the odd chips shall be awarded to the player closest to the left of the dealer button.

- The pot will be split according to each board.
  - If the players run it twice, then half of the pot will go to the winning hand with the first board and the other half of the pot will go to the winning hand with the second board.
  - If the players run the board three times, then 1/3 of the pot will go to the winning hand in the first board. Then 1/3 of the pot will go to the winning hand of the second board. The remaining 1/3 of the pot will go to the winning hand of the third board

### Collection Fee Schedule

For **Schedule Options 1- 96**, ample notice shall be provided to players relating to the assessment of fees. The fee shall be determined (fixed) in advance of play. The fixed collection fee shall be taken from the pot after all the players have posted the required antes. Half Hour Time Collection: A half hour time collection will be charged either at the half hour house dealer change or if the same dealer is working on the second half hour of the shift. If a player is called for a seat while the House is changing, and there is a waiting list for that particular game, you must pay his/her time collection when his/her arrive at the table. If the player has a seat occupied but are away from the table when collection is taken, the collection will be paid from his/her chips left at the table. If not enough chips are left on the table, the player will be responsible for paying his/her collection prior to resuming play. Each table will have the half hour time fee amount for that table, game type, and limit, posted. 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 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 RAZZ Deuce to Seven are shown below:

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

Schedule Option	Table Limit	Per Player Fee per 1/2 hour
1	\$10-\$20	\$10
2	\$10-\$20	\$11
3	\$10-\$20	\$12
4	\$10-\$20	\$13
5	\$10-\$20	\$40
6	\$10-\$20	\$50
7	\$10-\$20-\$40	\$10
8	\$10-\$20-\$40	\$11
9	\$10-\$20-\$40	\$12
10	\$10-\$20-\$40	\$13
11	\$10-\$20-\$40	\$40
12	\$10-\$20-\$40	\$50
13	\$20-\$40	\$10
14	\$20-\$40	\$11
15	\$20-\$40	\$12
16	\$20-\$40	\$13
17	\$20-\$40	\$40
18	\$20-\$40	\$50
19	\$25-\$50	\$10
20	\$25-\$50	\$11
21	\$25-\$50	\$12
22	\$25-\$50	\$13
23	\$25-\$50	\$40
24	\$25-\$50	\$50
25	\$30-\$60	\$10
26	\$30-\$60	\$11
27	\$30-\$60	\$12
28	\$30-\$60	\$13
29	\$30-\$60	\$40
30	\$30-\$60	\$50
31	\$40-\$80	\$10
32	\$40-\$80	\$11
33	\$40-\$80	\$12
34	\$40-\$80	\$13
35	\$40-\$80	\$40
36	\$40-\$80	\$50

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

37	\$50-\$100	\$10
38	\$50-\$100	\$11
39	\$50-\$100	\$12
40	\$50-\$100	\$13
41	\$50-\$100	\$40
42	\$50-\$100	\$50
43	\$60-\$120	\$10
44	\$60-\$120	\$11
45	\$60-\$120	\$12
46	\$60-\$120	\$13
47	\$60-\$120	\$40
48	\$60-\$120	\$50
49	\$75-\$150	\$10
50	\$75-\$150	\$11
51	\$75-\$150	\$12
52	\$75-\$150	\$13
53	\$75-\$150	\$40
54	\$75-\$150	\$50
55	\$80-\$160	\$10
56	\$80-\$160	\$11
57	\$80-\$160	\$12
58	\$80-\$160	\$13
59	\$80-\$160	\$40
60	\$80-\$160	\$50
61	\$100-\$200	\$12
62	\$100-\$200	\$13
63	\$100-\$200	\$14
64	\$100-\$200	\$15
65	\$100-\$200	\$16
66	\$100-\$200	\$17
67	\$150-\$300	\$12
68	\$150-\$300	\$13
69	\$150-\$300	\$14
70	\$150-\$300	\$15
71	\$150-\$300	\$16
72	\$150-\$300	\$17
73	\$200-\$400	\$12
74	\$200-\$400	\$13
75	\$200-\$400	\$14
76	\$200-\$400	\$15

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

77	\$200-\$400	\$16
78	\$200-\$400	\$17
79	\$300-\$600	\$12
80	\$300-\$600	\$13
81	\$300-\$600	\$14
82	\$300-\$600	\$15
83	\$300-\$600	\$16
84	\$300-\$600	\$17
85	\$400-\$800	\$13
86	\$400-\$800	\$14
87	\$400-\$800	\$15
88	\$400-\$800	\$16
89	\$400-\$800	\$17
90	\$400-\$800	\$18
91	\$500-\$1000	\$13
92	\$500-\$1000	\$14
93	\$500-\$1000	\$15
94	\$500-\$1000	\$16
95	\$500-\$1000	\$17
96	\$500-\$1000	\$18

### GLOSSARY

- Action:** What the betting and playing in a particular hand or game is called. A game with a lot of betting is an action game. The player who is first to start the betting is referred to as the "action." Any player whose turn it is to act will be told "the 'action' is on you."
- Active Player:** A player with a live hand still in the pot.
- All-In:** Having all one's chips in the pot.
- Ante:** A fixed amount of money, required per player, to be posted before the start of a hand.
- Bet:** Chips placed in the pot.
- Board:** The four cards that are dealt face up.
- Bring it In:** Means to start the betting on the first round.
- Burn:** To take the top card of the deck off and place it out of play by protecting it under chips or separated from the rest of the cards. A burn is removed from the deck at the start of each round of cards except the initial deal.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

<b>Buy-In:</b>	The minimum amount of money required to sit down in a particular game
<b>Call:</b>	To put in the pot an amount of money equal to an opponent's bet or raise.
<b>Cap:</b>	The last raise allowed on a betting round.
<b>Check:</b>	To decline to bet when it is your turn.
<b>Check Raise:</b>	To check and then raise after an opponent bets.
<b>Chip:</b>	A round token in various denominations representing money.
<b>Community Card:</b>	A card turned up in the center of the table, which is used by all active players.
<b>Control Hand:</b>	The hand that controls the betting.
<b>Dead Hand:</b>	A hand that a player may not continue to play because of an irregularity.
<b>Down Card:</b>	Is a card that is delivered face down so that no other Player knows its value. Is also referred to as a "hole" card.
<b>Drop:</b>	This is an interchangeable term for Time Collection, Fee, Time Fee, and any other term used to describe the amount paid by the players for the time spent at the table.
<b>Fold:</b>	To drop out of a pot rather than call a bet or raise.
<b>Force Bet:</b>	A bet that one player is required to put into a pot to start the first betting round
<b>Limit:</b>	The amount a player may bet or raise on any round of betting.
<b>Limit Poker:</b>	A poker game where the minimum and maximum amounts a player may bet or raise on any given round of betting are fixed.
<b>Off-suit:</b>	Two different suits, used to describe the first two cards.
<b>Open:</b>	To make the first bet in a poker hand.
<b>Open Pair:</b>	The first two up cards are a pair.
<b>Overcall:</b>	A call of a bet after another player has already called.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

<b>Over-Card:</b>	Any card on board higher than your pair.
<b>Pass:</b>	To check. Also, to fold.
<b>Position:</b>	The spot in the sequence of betting in which a player is located.
<b>Pot:</b>	The total amount of money wagered at any point in a hand. A hand itself is also referred to as a pot.
<b>Qualifier:</b>	The highest card a player may have in their hand to be eligible for a portion of the pot.
<b>Raise:</b>	To bet an additional amount after someone else has bet.
<b>River:</b>	The River is the last card delivered (face down).
<b>Round of Betting:</b>	Sequences of betting after one or more cards have been dealt. A round of betting continues until each active player has either folded or called.
<b>Run the Board:</b>	Requires the dealer to deal more cards multiple times following certain procedure.
<b>Showdown:</b>	The turning up of all active player's cards at the end of the final round of betting to determine who has the winning hand.
<b>Side Pot:</b>	A second pot for the other active players when one or more players are "All-In".
<b>Split Limit:</b>	A game with two distinct betting structures
<b>String Bet:</b>	Any bet wherein a player has to go back to his stack to get additional chips to complete a bet or a raise which was not verbally declared.
<b>Substantial Action:</b>	Three players acting or two players putting money in the pot by a bet, call, or raise.
<b>Suited:</b>	Two or more cards of the same suit.
<b>Third Street:</b>	Describes the first three cards delivered.
<b>Top Pair:</b>	Pairing the highest card on board
<b>Up Card:</b>	The card that is turned face up on the table either in front of a Player as part of the individual hand or face up in the middle of the table as a "community" card that plays as part of all hands.

# PALOMAR CARD CLUB

## RAZZ Deuce to Seven Triple Draw

**Wager:** A bet.

**Wired Pair:** A pair in your hand.



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### **Type of Game**

The game of Ultimate Texas Hold'em 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 and Summary of the Game**

The object of the game is for each player to form a five-card hand that ranks higher than the player-dealer's hand.

Players and the player-dealer each receive two cards. They combine them with five community cards to make their best five-card hand. Ultimate Texas Hold'em lets players bet aggressively. The earlier they bet, the more they can risk and win. If players bet pre-flop, they may risk three times or four times their Ante. If they bet on the flop, they may bet two times their Ante. If they wait until the river, when all community cards are out, they may only bet the same amount as their Ante.

This game also features an optional Trips bonus wager. Players win the Trips Bonus wager if their final five-card hand is three of a kind or better.

### **Description of the Deck and Number of Decks Used**

1. **Physical Characteristics:** Cards shall be in standard decks of fifty-two (52) cards.
2. **Number of Decks:** Cards shall be played with two (2) alternating decks, each consisting of fifty-two (52) cards with backs of the same design.
  - a. The backs of the cards of the two decks are of 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**

The rank of the cards used in Ultimate Texas Hold'em, for the purpose of determining a winning hand shall be, in order from the lowest to highest rank; 2, 3, 4, 5, 6, 7, 8, 9, 10, jack, queen, king and ace. All suits shall be considered equal in rank.

The ranking of Hands for Ultimate Texas Hold'em in order from the highest to the lowest rank, shall be:

<b>Hand Dealt</b>	<b>Hand Requirements</b>
<b>Royal Flush</b>	A hand that consists of an ace, king, queen, jack and 10 of the same suit.
<b>Straight Flush</b>	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.
<b>Four of a Kind</b>	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.
<b>Full House</b>	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.
<b>Flush</b>	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, 5, 4, 3 and 2 is the lowest ranked flush.
<b>Straight</b>	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.
<b>Three of a Kind</b>	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.
<b>Two Pairs</b>	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.
<b>One Pair</b>	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.
<b>High Card</b>	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, 5, 4, 3 and 2 the lowest ranked high card hand.

### **Description of Table Used and Total Number of Seated Positions**

Ultimate Texas Hold'em shall be played on a table having six (6) places on one side for the players and the player-dealer and a place for the house dealer on the opposite side of the table. Each Ultimate Texas Hold'em table shall have a drop box attached to it.

The cloth layout covering the table shall bear an inscription to the effect that the "Player-Dealer only plays with a pair or higher."



The wagering areas shall be designated as follows:

1. For Ante wagers on the word "Ante";
2. For Blind wagers on the word "Blind";
3. For Trips bonus wagers on the word "Trips"; and
4. For Play wagers on the word "Play."

#### **Method used to Determine Action and Distribution of Cards**

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: Ante Bet wager, Play Bet wager, Blind Bet wagers and then the Trip Bonus Bet wager. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

#### **Dealing Procedures and Round of Play**

1. All wagers at Ultimate Texas Hold'em 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. Backline wagering may be not permitted on the base game wagers; Ante, Blind, and Play wagers and/or the Trips bonus wager.
3. Before the first card is dealt in a round, each player shall make either:
  - a. An equal wager in the "Ante" and "Blind" circles; or
  - b. An equal wager in the "Ante" and "Blind" circles and a "Trips" bonus wager; or
4. Immediately before the start of each round of play and after all Ante wagers, Blind wagers, and any Trips bonus wagers have been made, the casino dealer shall:
  - a. Call "No more bets," no bets shall be made, increased, or withdrawn after the dealer has announced, "No more bets;" and then
  - b. Starting on his/her left and continuing clockwise around the table, deal the cards.
5. All cards shall be dealt face down.
6. When a card shoe is used the cards shall be dealt as follows:
  - a. One card to each wagering area containing an Ante wager and Blind wager and then one card to the player-dealer; followed by
  - b. A further card to each such wagering area and the player-dealer, so that each player and the player-dealer have two cards each; followed by
  - c. Five community cards in the center of the table.



7. When an automatic shuffler is used the cards shall be dealt as follows:
  - a. Two cards at a time to each wagering area containing an Ante wager and Blind wager; followed by
  - b. Two cards to the player-dealer; followed by
  - c. Five community cards in the center of the table.
8. After the cards have been dealt and delivered to each player and the player-dealer, the dealer shall unload the remaining cards in the shuffler and place them into the discard rack without exposing the cards.
9. After the dealing procedures above have been completed, each player shall examine his or her cards and decide whether to check (do nothing) or to make a Play wager three or four times the value of their Ante wager. Once players bet, they cannot bet again and they cannot change their bet.
10. When players have made their player wagers (if any), the casino dealer shall proceed to turn over the first three community cards.
11. Players who have not already made a Play wager may decide to either check again or to make a Play wager two times the value of their Ante wager.
12. The casino dealer shall proceed to turn over the remaining two community cards (the turn and the river).
13. When all five community cards are revealed, players who have not yet made a Play wager can either fold or make a Play wager equal to the value of their Ante wager.
14. A player who decides to fold shall place his/her cards face down on the table. The casino dealer shall then, in relation to each player who has folded:
  - a. Collect the Ante wager, Blind wager, any Trips bonus wager (if the hand is not a three of a kind or better) on behalf of the player-dealer;
  - b. Take the player's cards and individually spread out the cards, face down, and count them; and
  - c. Place the cards in the discard rack.
15. For all remaining players, the casino dealer will turn over the player-dealer's two cards. Each player and the player-dealer's two cards will be combined with three of the community cards to make the best five-card poker hand.
16. When handling the cards, players shall at all times ensure that the cards remain on or above the area of the table. The cards must not be removed from the table.

### **How Each Wager Wins, Loses, or Pushes**



Once the hands have been completed, according to the guidelines above, the player's wagers are settled. The following shall apply when determining whether the player wins, loses or pushes.

***The player-dealer does not qualify*** when the player-dealer does not have a pair or higher the casino dealer reconciles the hands of those players who remain in the game in the following way (NOTE: Ultimate Texas Hold'em handles qualifying differently than other games when the dealer does not qualify, it is not an automatic win for the player):

1. Starting with the player on the player-dealer's left, the casino dealer shall:
  - a. Expose each player's cards, signal a push for the Ante and return the Ante wager to each player that did not fold;
  - b. Resolve the Play, Blind, and Trips bonus bets normally (see below "When player-dealer qualifies"); and
  - c. Collect, count and place the player's cards in the discard holder.

***The player-dealer qualifies*** when the player-dealer's hand has a poker value of a pair or higher, the casino dealer reconciles the hands of those players who remain in the game in the following way:

1. Starting with the player to the left of the player-dealer, the casino dealer will:
  - a. Bring the player's cards into the "work area" between the player-dealer's hand and the Trips bonus wager area and reveal the player's cards;
  - b. Determine the player's best five-card poker hand utilizing any of the seven cards available (player's two hole cards and five community cards);
  - c. Compare the player's hand with that of the player-dealer; and announce the value of the player's hand and whether it wins or loses.
2. A player's hand shall:
  - a. Win if it has a higher poker value than that of the player-dealer's hand;
  - b. Lose if it has a lower poker value than that of the player-dealer's hand;
  - c. Constitute a push if it has a poker value equal to that of the player-dealer's hand.
  - d. If a player wins with less than a straight, the Blind bet pushes.
3. If a player's hand loses, the house dealer shall:
  - a. Collect on behalf of the player-dealer, in order, the Play, Ante and Blind wagers;
  - b. Determine whether the Trips bonus wager qualifies and pay accordingly on behalf of the player-dealer or collect the wager on behalf of the player-dealer; and
  - c. Collect, count and place the player's cards in the discard holder.
4. If a player's hand wins, the house dealer shall on behalf of the player-dealer:



- a. Pay the Ante wager and Play wager on the hand on behalf of the player-dealer;
  - b. Pay the Blind wager if the hand is a straight or better on behalf of the player-dealer;
  - d. Determine whether the Trips Bonus wager qualifies and pay accordingly on behalf of the player-dealer; and
  - c. Collect, count and place the player's cards in the discard holder.
5. If a player's hand constitutes a push, the casino dealer shall:
  - a. Pay any Trips bonus wager if the hand is a three-of-a-kind or better;
  - b. Collect, count and place the player's cards in the discard holder.
6. Winning Ante wagers and Play wagers shall be paid 1 to 1.
7. Winning Blind wager and Trips bonus wagers shall be paid in accordance with the approved pay table for the cardroom (see table below).
8. Where a player has made a Trips bonus wager at the beginning of the round and has received a three of a kind or higher, the casino dealer shall leave the particular cards face up on the table and those cards shall not be collected or discarded until the payout on the hand has been made.
9. If the player receives a three of a kind or higher, the Trips bonus payouts are made regardless of whether the hand wins, loses, or pushes. (NOTE: If the player has a three of a kind or better, the Trips wager always wins – even if the player folds.)
10. The player-dealer is never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player-dealer wager. The house never participates as the player-dealer. The house never takes a percentage of wagers placed in the game. There is no maximum on the player-dealer's wager.
11. The player-dealer position rotates in a systematic and continuous way among the seated players, and no one player may serve as the player-dealer for more than two consecutive hands. The player-dealer button rotates clockwise around the table.
12. Below is the Ultimate Texas Hold'em base game (Blind wager) and optional Trips bonus wager pay table:

Hand	Trips Bonus	Blind
Royal Flush	50 to 1	500 to 1
Straight Flush	40 to 1	50 to 1
Four of a Kind	30 to 1	10 to 1
Full House	8 to 1	3 to 1
Flush	6 to 1	3 to 2
Straight	5 to 1	1 to 1
Three of a Kind	3 to 1	



### **Wagering Limits and Collection**

*Although the Bureau has approved this game, games offering a zero collection are currently under Bureau review. The Bureau reserves the right to: (1) review the lawfulness of Ultimate Texas Hold'em; (2) notify all law enforcement agencies and gambling establishments if further review determines Ultimate Texas Hold'em to be unlawful; (3) require gambling establishments to cease and desist offering Ultimate Texas Hold'em 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.*

For **schedule option 1** a collection fee shall be taken per hand from the player-dealer and per player per bet. There shall be no fee taken from a player for placing a bonus bet. The collection fees shall be collected prior to cards being dealt or any round of play being conducted.

Schedule Option	Table Limit	Total Table Action	Player – Dealer Fee (per round)	Player Fee (per circle)
1	\$5 - \$50	\$5 - \$50	\$1.00	\$0.50
		\$51 +	\$2.00	

For **schedule option 2**, a collection fee shall be taken per hand from the player-dealer position based on the total table action, which is the sum of all players' controlled game and bonus bet wagers. There shall be no collection fee taken from any players for placing any wagers. The collection fees shall be collected prior to cards being dealt or any round of play being conducted.

Schedule Option	Table Limit	Total Table Action	Player - Dealer Fee (per round)	Player Fee (per circle)
2	\$5 - \$50	\$5 - \$50	\$0.50	\$0.00
		\$51 - \$300	\$2.00	
		\$301+	\$3.00	



# EZ BACCARAT™



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# EZ BACCARAT

## **Type of Game**

The game of EZ Baccarat 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 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 two hands of two or three cards with an accumulated point value as close to nine as possible.

## **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 will be used during the play of the game.

## **Card Values and Hand Rankings**

The value of each card used in EZ Baccarat, shall be as follows: picture cards (king, queen, jack) and 10's 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, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
<b>Natural 9</b>	A two card hand that has a value of nine. A Natural 9 shall only be achieved when the first two cards dealt to a hand is valued at nine, according to the rules above.
<b>Natural 8</b>	A two card hand that has a value of eight. A Natural 8 shall only be achieved when the first two cards dealt to a hand is valued at eight, according to the rules above.
<b>Nine or Eight</b>	A three card hand that has a value of nine or eight.
<b>Seven through Zero</b>	A two or three card hand that has 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 Bet, the Panda 8 wager, 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. Back-line betting is not permitted on any wager.

## **Method used to Determine Action and Distribution of Cards**

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, according to the rules of when the player-dealer hand qualifies or not, as shown below.

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### Dealing Procedures and Round of Play

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

Each player has the following options when placing their wager(s):

- The player line which pays 1 to 1;
- The banker line which pays 1 to 1;
- The Tie Bet, which pays 9 to 1;
- If a player placed a wager on either the player line or the banker line, that player may place a wager on the Dragon 7 Bonus Bet, which pays 40 to 1.
- If a player placed a wager on either the player line or the banker line, that player may place a wager on the Panda 8, which pays 25 to 1.

Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face-up. The hand to the left of the house dealer is a community hand that belongs to those that placed a bet on the banker line. The hand to the right of the house dealer is a community hand that belongs to those that placed a bet on the player line. The player's hand is resolved first and then the banker's hand is resolved. The hand that is closest to nine wins. After the house dealer delivers the first two cards to both the Player line and Banker line, the following Baccarat rules are followed.

- The player's hand must stand when the hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the player's hand stands, then the dealer hand hits on a total of 5 or less.
- If the player's hand hits for a complete hand then the banker's hand hits using the following rules:
  - If the banker's hand total is 3, then the banker's hand is dealt a third card unless the third card dealt to the player's hand was an 8.
  - If the banker's hand total is 4, then the banker's hand is dealt a third card unless the third card dealt to the player's hand was a 0, 1, 8, or 9.
  - If the banker's hand total is 5, then the banker's hand is dealt a third card if the third card dealt to the player's hand was 4, 5, 6, or 7.
  - If the banker's hand total is 6, then the banker's hand is dealt a third card if the third card dealt to the player's hand was a 6 or 7.

The following chart shows when the banker hits (H) or stands (S) according to the rules above:

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
<b>7</b>	S	S	S	S	S	S	S	S	S	S
<b>6</b>	S	S	S	S	S	S	H	H	S	S
<b>5</b>	S	S	S	S	H	H	H	H	S	S
<b>4</b>	S	S	H	H	H	H	H	H	S	S
<b>3</b>	H	H	H	H	H	H	H	H	S	H
<b>2</b>	H	H	H	H	H	H	H	H	H	H
<b>1</b>	H	H	H	H	H	H	H	H	H	H
<b>0</b>	H	H	H	H	H	H	H	H	H	H

The house dealer must use the "house way" when a player requests the house dealer to play an additional wager. House way hands shall be set as follows: player hand hits on five or below and stands on six or more

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### **How Each Wager Wins, Loses, or Pushes**

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. 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 player-dealer shall collect all losing banker line wagers made by players when the player hand is closer to nine than the banker hand.

### **Tie Bet**

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tie Bet wager. A player may place a Tie Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The player-dealer shall pay all winning Tie Bet wagers when the total of the player's hand and the total of the banker's hand are equal.
- The player-dealer shall collect all losing Tie Bet wagers when the total of the player's hand and the total of the banker's hand are not equal.
- Backline betting is not permitted on the Tie Bet wager.
- See the collection rate schedule for restrictions on the amount that may be wagered on the Tie Bet and any collection fees that may be taken.
- The Tie 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 that the player's hand and the banker's hand are of the same value (tie), the tie bet wager shall win. In the event that the player's hand and the banker's hand are not of the same value, the player-dealer shall win the tie bet wager.
- All winning Tie Bet wagers shall be paid 9 to 1.
- 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 players.

### **Dragon 7 Bonus Bet**

- For each seated position, there shall be one separate and specifically designated area for the placement of a Dragon 7 Bonus Bet wager. A player may only place a Dragon 7 Bonus Bet wager if they have also placed a wager on either the player line or on the banker line prior to the initial deal.
- Back-line betting is not permitted on the Dragon 7 Bonus Bet.
- See the collection rate schedule for restrictions on the amount that may be wagered on the Dragon 7 Bonus Bet and any collection fees that may be taken.
- If the banker hand has a point value of seven using three cards and the player's 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.
- All winning Dragon 7 Bonus Bet wagers shall be paid 40 to 1.
- The player-dealer shall pay all winning Dragon 7 Bonus Bet wagers and shall collect all losing Dragon 7 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.

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### **Panda 8 Bet**

- For each seated position, there shall be one separate and specifically designated area for the placement of a Panda 8 Bet wager. A player may only place a Panda 8 Bet wager if they have also placed a wager on either the player line or on the banker line prior to the initial deal.
- Back-line betting is not permitted on the Panda 8 Bet.
- See the collection rate schedule for restrictions on the amount that may be wagered on the Panda 8 Bet and any collection fees that may be taken.
- If the player hand has a point value of eight using three cards and the banker's hand has a value of seven or less, regardless of the number of cards, the Panda 8 Bet wins. The Panda 8 Bet shall lose on all other outcomes.
- All winning Panda 8 Bet wagers shall be paid 25 to 1.
- The player-dealer shall pay all winning Panda 8 Bet wagers and shall collect all losing Panda 8 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.

### **Collection Fee Schedule: How and When are House Fees Collected**

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position based on the total amount that all players have wagered on the Player line, Banker line, Tie wagers, Dragon 7 wagers, and Panda 8 wagers. There shall be no collection fee taken from players for placing any wager. All Player line, Banker line, Tie, Dragon 7 and Panda 8 wagers shall be within the minimum and maximum table limits. Tie, Dragon 7, and Panda 8 wagers may be less than, equal to or greater than the Player Line and Banker Line wagers.

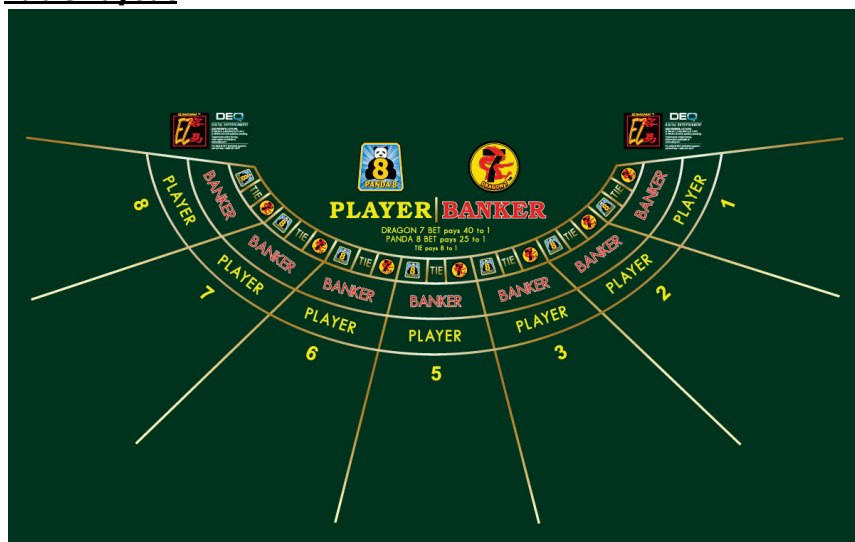
For **schedule option 2**, the collection fees shall be taken per hand from the player-dealer position based on the total amount that all players have wagered on the Player line, Banker line, Tie wagers, Dragon 7 wagers, and Panda 8 wagers. A collection fee shall also be taken from each player for each Player line and Banker wager placed. However, there shall be no collection fee taken from a player for placing a Tie, Dragon 7, or Panda 8 wager. All Player line, Banker line, Tie, Dragon 7 and Panda 8 wagers shall be within the minimum and maximum table limits. Tie, Dragon 7, and Panda 8 wagers may be less than, equal to or greater than the Player Line and Banker Line wagers.

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. 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 EZ Baccarat Panda 8 are as shown below:

<b>Schedule Option</b>	<b>Table Limit</b>	<b>Total Table Action</b>	<b>Player-Dealer Fee</b>	<b>Player Fee</b>
1	\$10 - \$100	\$10 - \$200	\$1.50	N/A
		\$201 - \$400	\$2.50	
		\$401 - \$1,000 +	\$3.00	
2	\$100	\$100 - \$200	\$1.50	\$1.00
		\$201 - \$400	\$2.50	
		\$401 - \$1,000 +	\$3.00	

# EZ BACCARAT

## 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 Bets, Dragon 7 and Panda 8 bets
- The occurrence of Naturals
- 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.