NAPA VALLEY CASINO

Texas Hold-em

Texas Hold-em is a community card poker game that is played with a standard 52-card deck. The game starts to the left of the dealer button. The blind bet(s) are made from the position(s) left of the dealer button and are forced bets which must be made before the cards are dealt. Two cards (hole cards) are dealt to each player, one at a time, face down, in rotation. This is followed by the first round of betting. A player may check, bet, call, raise or fold.

Three cards (the flop) are then dealt face up in the middle of the table as community cards (board cards) and the second round of betting occurs. The fourth community card is dealt face up (the turn), followed by the third round of betting. The final community card (the river) is dealt face up and followed by the fourth (final) round of betting.

At the showdown, each player may use any combination of the hole cards and community cards, or may play the board and use no hole cards to make the highest ranking five-card poker hand. The player with the highest ranking five-card poker hand wins the pot. In the event of a tie, the pot is split equally.

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No Bust 21st Century Blackjack

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Patent Number 5,275,415, Patent Number 5,735,524, Patent Number 5.503,401, Patent Number re: 36, 255, Patent Number 6,170,828 and three additional patents pending.

OBJECT OF THE GAME

The object of No Bust-21st Century Blackjack is for the players and the Player/Dealer to add the numerical value of their cards and:

- Achieve the best possible point total, two Jokers or a "Natural 22". This hand pays 2 to 1.)
- A "Natural 22" beats all other hands.
- A Joker is a "wild" card and combined with any other card is the second best hand.
- Draw additional cards if needed.

VALUE OF CARDS

A plural standard deck of cards with one Joker added per deck is used in the play of the game.

- Two Jokers dealt as the first two cards is the best possible hand and is also known as a "Natural 22".
- One Joker dealt with any other card regardless of values is the second best hand.
- An Ace has a value of either 1 or 11.
- Picture or face cards have a value of 10.

RANKING CHART

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CARD	VALUE
Ace	1 or 11
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9
Ten	10
Jack	10
Queen	10
King	10
Joker	Wild

RULES & STANDARDS FOR PLAYERS

The player receives two cards initially. All cards in the game are always dealt face up to all participants. All deals and draws start from the first player position to the right or clock-wise from the Player/Dealer position. After the players receive their first two cards, they may elect to receive additional cards to make their best hand. After all players have made and set their hands, then the Player/Dealer receives his/her second card. The chart provided below are the rules regarding what action a player may take when participating in the game:

Must Stand On	Must Hit On	Optional
Soft and Hard 20	11 or Less	12
		13
Soft and Hard 21		14
		15
Natural 22		16
		17
		18
		19

RULES & STANDARDS FOR THE PLAYER/DEALER POSITION

The Player/Dealer position occupies the "bank" position at the gaming table. The Player/Dealer places a set amount of money on the table and his/her hand plays

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against all the player's hands on the table. The Player/Dealer position must rotate in a continuous and systematic fashion, and cannot be occupied by a person for more than two consecutive hands. There must be an intervening Player/Dealer so that one person cannot continually occupy the Player/Dealer position within the meaning of Oliver v. County of Los Angeles (1998) 66 Cal. App. 4th 1397, 1408-09. And in addition to the meaning of AB 1416 (the Wesson Bill) which added section 330.11 to the California Penal Code, relating to 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.

The Player/Dealer is never required to cover all opposing player's wagers. A Player/Dealer can only win or lose as much as they have placed on the table to cover a portion or all of the wagers. If there is not enough money from the Player/Dealer position to cover all winning wagers, the player who received no action on their wager will receive a "free collection" button to use on the subsequent hand.

After all players have exercised their options in standing or drawing additional cards to make the best hand possible, the Player/Dealer receives their second card face up. Once that card is dealt, the casino dealer determines where the "action" button is placed based on the numerical value of the card. The Player/Dealer's hand is then played according to the chart provided below. A Player/Dealer has no options other than to hit on a Soft 17 or lower and stand on a Hard 17 or higher. All players hands are compared against the Player/Dealer's to determine a winning or losing hand.

The house never participates as a Player/Dealer, takes a percentage of the wagers nor has an interest in the outcome of the hand.

Must Stand On	Must Hit On	Optional
Hard 17 and higher	Soft 17 and less	None

GAME RULES

1. A "Natural 22" (the first two cards dealt are Jokers) is the best possible hand. If the player and the Player/Dealer's hands are both a "Natural 22", the hand is a push or tie, and no action is taken on the wager.

2. The second best hand is a Joker (wild card) with any other card.

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3. If a player's hand totals more than a "Natural 22" and the Player/Dealer's hand totals more than a "Natural 22", the Player/Dealer wins the hand.

4. If a player's total is less than a "Natural 22" and the Player/Dealer's total is more than a "Natural 22", the player wins the hand.

5. If a player's total is less than a "Natural 22" and the Player/Dealer's hand is less than a "Natural 22", the hand closest to a "Natural 22" wins.

6. If a player and the Player/Dealer have the same total and it is less than a "Natural 22, the hand is a push or tie, and no action is taken on the wager.

7. If a player's and the Player/Dealer's totals are more than a "Natural 22", the following will apply:

   A) If the Player/Dealer is closer to a "Natural 22", the Player/Dealer wins the hand.

   B) If the player is closer to a "Natural 22", the result is a push or tie and no action is taken on the wager.

8. The Player/Dealer wins all ties or pushes over a "Natural 22".

9. If the Player/Dealer's first up card is a Joker, all hands are frozen on the table. The Player/Dealer will draw the next card and the action button will be placed. Winning and losing wagers will be determined and pay-offs made.

10. No player may double-down, surrender, or split when the Player/Dealer is dealt a Joker as their first up card.

11. Players with a non-Joker hand have the option to draw additional cards to make their best hand.

12. A Joker with any card is a hard 21 and a player cannot draw an additional card.

13. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.

14. All collection fees are collected by the casino dealer prior to the start of play. Collection fees are pre-determined by the casino and can be up to three separate rates per game. All collection rates and wagering limits for the game will be posted at each gaming table and will not be based on a percentage or other factors.

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15. Backline betting is allowed; subject to local ordinance or code.

16. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code (the Gambling Control Act), are permitted to play.

17. The Casino will waive the table collection fee for a player when a player's hand receives no action due to the Player/Dealer not covering all wagers for that round of play. (Per 337j of the California Penal Code.)

18. If a table collection fee is waived, the player will be give a round disc with The Bicycle Casino logo affixed and with the words "free collection" on both sides. The player will then use this disc on the subsequent round of play and will not pay a table fee collection for that round. The Dealer will collect the disc and place it next to the fee collection box to ensure video surveillance and floorperson personnel are aware of the circumstances. The free collection button can only be used at that table and for the same betting limit that it was received. It is non-transferable.

DOUBLE-DOWN, SPLIT, SURRENDER & ODDS

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

2. Players can split any pair or two cards with a value of 10 each, originally dealt to them. The exception is two Aces. The player must place a second wager equal to the wager he/she originally placed prior to the start of the game. A player may draw as many cards as the desire per split card to make the best hand.

3. Players can split any two Aces originally dealt to them but can only receive one extra card per Ace. The player must place a second wager equal to the wager he/she originally placed prior to the start of the game.

4. Players may double-down after a split if the value of the cards meets the requirements outlined in #1, above.

5. Multiple splitting of cards is permitted up to a maximum of three (3) splits per hand.

6. Players can surrender after their first two cards are dealt and half of the wager will be forfeited. Their play for that hand will cease.

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7. Players cannot double-down, split, or surrender when the Player/Dealer's first card dealt is a Joker.

8. Player's Joker-Joker or "Natural 22" pays 2 to 1. All other hands pay 1 to 1.

9. All pay-offs 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 prior to the start of the hand.

ROUND OF PLAY

1. Players choose their spot on the table and place their wagers.

2. A Player/Dealer is identified by a "bank" button placed in front of their seat position. The Player/Dealer places money in front of him/her. This money will be used to pay any winners and the total will only be collected from the losers. The combination of both may not go over the total amount the Player/Dealer placed on the table.

3. After the wagers are made, the players and the Player/Dealer post a pre-determined collection fee in front of their wagers. The casino dealer then collects the collection fee and places them in a secured drop box affixed to the gaming table.

4. All wagering limits and collection fees are pre-determined and prominently displayed at each gaming table.

5. The casino dealer begins to deal cards one at a time, in a clock-wise fashion, starting at the first occupied position to the right of the Player/Dealer's seat position and the "bank" button. A single card is dealt to each player. The Player/Dealer receives their first card in turn but it is placed in front of the casino dealer instead of the actual Player/Dealer.

6. The casino dealer then deals the second card to the players. The casino dealer does not deal a second card to the Player/Dealer. The casino dealer deals additional cards to the players as they request them. After all players are satisfied with their respective hands, the Player/Dealer is dealt their second card.

7. Once the Player/Dealer receives their second card, the casino dealer determines the numerical value of the card and determines where the "action" button is placed. This is accomplished by the casino dealer

beginning his/her counting to the right of the Player/Dealer seat position and counting in a clock-wise manner until the number value of the card is reached.

8. The casino dealer continues to draw cards for the Player/Dealer, if necessary until a Hard 17 or higher number is reached. The Player/Dealer does not have an option of hitting a Hard 17 or higher nor staying on a Soft 17 or lower.

9. Once the Player/Dealer's hand has been made, all winners and losers are determined when their cards are compared to the Player/Dealer's. Money is paid or collected on wagers starting at the seat position where the action button was placed and then continues in a clock-wise fashion. The Player/Dealer cannot win or lose (aggregate) more money than they originally placed on the table. If there is not enough money to pay all winning wagers, the Casino may give a "free collection" button to the affected players which will waive the table collection on the subsequent round of play.

10. After all wagers are settled, the cards are collected and discarded. The bank button is changed and after every two hands, and the Player/Dealer position is rotated in a clock-wise fashion around the table. If there is no person that intervenes on the Player/Dealer position, the game will be "broken."

OPTIONS & VARIATIONS

Please note that the options and variations listed below are for the sole purpose of documentation and protection of variations of the game and are listed due to additional Patents pending application and review with the United States Trademark and Patent Office. These options and variations are not available for play within a licensed gambling establishment in California.

Option #1 The Player/Dealer can win all pushes or ties on a Hard 17.

Option #2 The Joker's value can be 2 or 12.

Option #3 Multiple Jokers can be placed in each 52 card deck.

Option #4 Two Aces can be considered a "Natural" and pays 2 to 1.

Option #5 All pushes or ties over a "Natural 22" are a push or tie.

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Double Hand Poker (Pai Gow Poker)

Game Description:

Double-Hand Poker is played with 53 cards: a standard 52-card deck and one Joker. The Joker may be used as an Ace or to complete a straight or a flush. The game is dealt on a poker style table to seven players (positions). The dealer button denotes which one of the seven players is the player/banker for that hand.

The house dealer will deal seven hands (piles). Each hand contains seven cards all dealt face down. The player/banker selects one of the seven piles as the first hand to be delivered. The house dealer places an action button on the selected hand.

The dice cup (containing three dice) is shaken by the player/banker to determine which seated player (position) receives the first action hand. The player/banker is always counted as numbers 1,8 or 15. The dealer will deal each player (position) a pile, which consists of seven cards each. The player/banker's hand is kept face down in front of the house dealer.

The players set their hands (any player may ask for his hand to be set House Way). Out of the seven cards two hands are made, one two-card hand and one five-card hand. The five-card hand (the back hand) must rank higher than the two-card hand (the front hand). The players place their hands face down with the two-card hand in front and the five-card hand in back.

After all players have set their hands, the House Dealer will open the player/banker's hand. The player/banker will determine which way the hand will be set.

Rank of Hands

(a) Five Aces
(b) Royal Flush
(c) Straight Flush
(d) Four of a Kind
(e) Full House
(f) Flush
(g) Straight
(h) Three-of-a-Kind
(i) Two Pair
(j) One Pair
(k) High Card

Note: An Ace may be played high or low for a 5-card straight.

Example:

5-4-3-2-A = Low straight

A-K-Q-J-10 = High straight

The Joker may be used as an Ace or as any card to complete a straight or as the highest unmatched card in a flush.

Object of the game

To win the hand, both the front and back hands must rank higher than the player/banker's hands. If both of the player/banker's hands rank higher than the player's two hands, the player/banker wins. If only one of the hands ranks higher, it is a push, meaning neither side wins. Each player keeps his bet. An identical hand is called a copy. The player/banker wins all copies.

- The player/banker may only receive action on the amount wagered. Once the player/banker's wager is depleted, the hand is over. It is possible to hold a losing or a winning hand and receive no action, or partial action.
- The player/banker's hand will not be opened until all hands have been set with the exception of a "House Way" hand. (See rules #8 and #9.)
- A player has a foul hand if:

  (a) The two-card front hand is stronger than the five-card back hand, or

  (b) The player does not have exactly two cards in the front hand, or

  (c) The player does not have exactly five cards in the back hand.

  A boxed or exposed card on the deal will be replaced by the first of the remaining four cards after the deal is finished.

- A misdeal will be declared if:

  (a) A Joker or an Ace is boxed or exposed, or

  (b) if two or more cards are boxed or exposed or

  (c) the player/banker's hand does not have the correct number of cards.

- A player is responsible for the final setting of his hand. When a player requests assistance on the setting of a hand by the house dealer, a "House Way" button will be placed on the hand. Upon reaching that hand on the pay-off after the player/banker's hand is opened and set, the House Way hand will be opened and set per House Way guidelines. When players have looked at their hands, they may or may not be allowed to ask for a House Way play.
- Management will reset any House Way hand, improperly set by the house dealer.
- The house dealer cannot allow the player/banker to set his hand foul. If the house dealer mistakenly allows a foul hand to be played, it will be reset the most logical way by Management and play will continue.
- The player/banker's hand is not set until he has signified his final decision in an obvious manner to the house dealer.
- Any player may request a new set up before the first bank. Only the player/banker may request a change of deck between the first and second bank.
- When two identical cards are turned up, the hand will be declared a misdeal.
- A hand that has been misread by the house dealer will play at true value if it can be retrieved intact.
- If the hand goes to the wrong spot before the dice cup is closed, it is a misdeal.
- The Floor person's decision is final in all disputes and in the interpretation of all rules.

OBJECT OF THE GAME

The object of the No-Bust 21st Century Blackjack is for the Players and the Player/Dealer to add the numerical value of their cards and:

- Obtain the best possible hand of 21and a half, or "Natural." (This hand pays 6 to 5.)
- A "Natural" beats all other hands.
- Draw additional cards if needed.

VALUE OF CARDS

A plural standard deck of cards with no Joker is used in the play of the game. The game can be played with a minimum of one (1) and a maximum of eight (8) decks.

- Any two cards consisting of any special bonus ace with any 10 value or face card is also the best hand (Natural). Natural hand beats all other hands.
- An Ace has a value of :

a)11and a half on first two cards with all cards with the value of 10's.
b) 1 or 11 with all cards with value of 2-9 .
c) 1 or 11 with three or more cards.

- Two aces have a value of 2 or 12
- All cards from 2-10 have their face value.
- Picture or face cards have a value of 10.

RANKING CHART

Card	Value
Ace	a)11and a half on first two cards with all cards with the value of 10's. b) 1 or 11 with all cards with value of 2-9 . c) 1 or 11 with three or more cards.
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9
Ten	10
Jack	10
Queen	10
King	10

ROUND OF PLAY

1. No-Bust 21st Century 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 commonly used in the casino industry. The casino Dealer stands opposite of the players, and in the center of the table. The casino Dealer's chip tray is set in front of him/her. The play starts from the left of the dealer and proceeds in a clock-wise fashion.

2. The game utilizes a 52-card deck with special bonus aces . The aces are bonus cards with the value of:

   a)11and a half on first two cards with all cards with the value of 10's.
   b) 1 or 11 with all cards with value of 2-9 .
   c) 1 or 11 with three or more cards.

3. the game can be played with a minimum of a one deck, totaling 52 cards and to a maximum of eight decks totaling 416 cards.

4. All tables will have some type of signage where the name of the game is displayed, along with the minimum and maximum wager allowed, and collection fee for the Players and Player/Dealer. A maximum of three collection rates are allowed in compliance with the California Penal Code.

5. A standard round of play begins when a Player/Dealer is designated. The Player/Dealer will place an amount of money (casino chips) in front of their seat in a betting circle and that money will be used to pay the winners and will also set the amount that he/she can collect from the loser. The casino will place a "button" in front of the Player/Dealer which designates that they are taking the "Player/Dealer" 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 betting circle.

6. 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".

7. 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 prior to 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.

8. 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 always dealt face up. The casino Dealer is the only person on the table to touch the cards. The Players will signal to the Dealer by hand gesture if they wish to hit or stand. These hand signals will be consistent with industry standard signals such as moving their hand in a sweeping motion towards their body indicating they want an additional card and in moving their hands in a side to side manner, indicating they wish to stay with their cards on the table. The casino Dealer deals the first card to the Player seated to the left of the designated Player/Dealer, in a clock-wise fashion. Each Player will be dealt one card face up and the Player/Dealer will receive his/her first card also. The Player/Dealer's first card will be placed in front of the casino dealer rather than in front of the Player/Dealer's seat position.

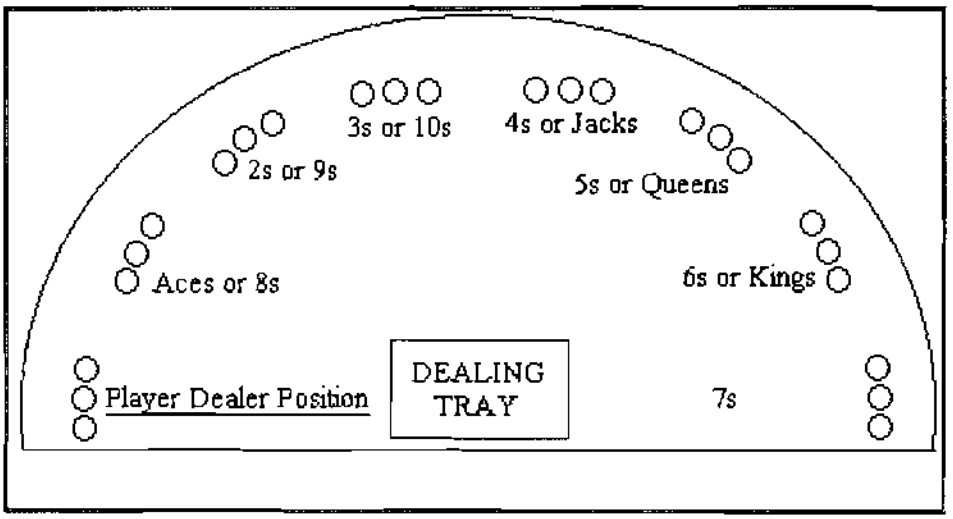
9. The casino Dealer will deal a second face up card to the players, again starting at the Player to the first seated position to the left of the Player/Dealer, in a clock-wise fashion. The Player/Dealer will receive a face down card.

10. Players must follow the below listed chart in deciding whether to hit or stand on a particular hand:

Rules For Player		
Must Stand On	*Must Hit On*	*Have Option On*
Soft & Hard 21 "Naturals"	11 Or Less	12
		13
		14
		15
		16
		17
		18
		19
		20

11. After all Players have made their best hands by indicating to the casino Dealer that they do not wish to have additional cards dealt to them, the house Dealer will turn over the Player/Dealer hole card. This card will determine where the "action button" will be placed.

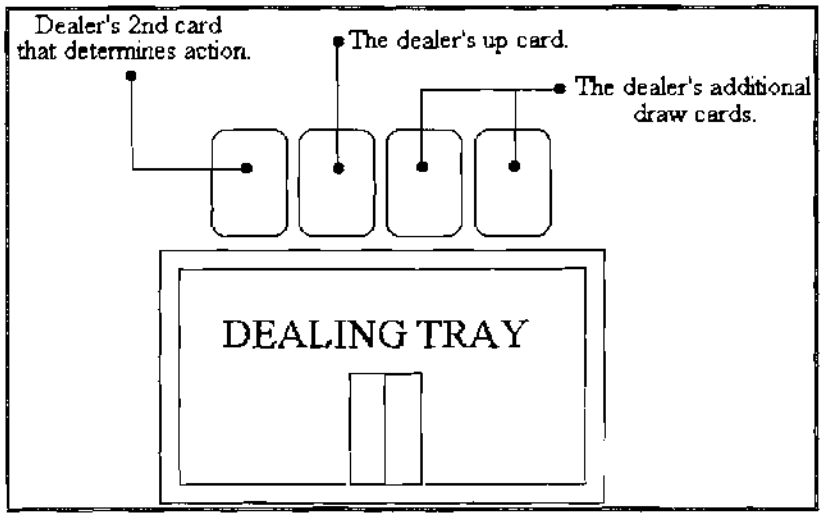
12. The Action Button determines where the action starts or who will be first to be paid for their winning hand or lose their wager. The Action Button is placed based on its numerical value and in comparison to the Players seated at the table. (Please see the chart below for an example of how the card's value is used to determine the placement of the Action Button.



13. Once the hand is played to the end, the payout or collection of the wagers will begin at the seat where the action button is placed. The settling of the wagers will proceed in a clock-wise manner until all wagers have been acted upon.

14. 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 give to the affected Players by the casino or the Player/Dealer.

15. 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 in the chart below:



16. The casino Dealer continues to draw cards for the Player/Dealer, if necessary until a Hard 17 or higher number is reached. The Player/Dealer does not have an option of hitting a Hard 17 or higher nor staying on a Soft 17 or lower. See the chart below for details:

Rules For Player/Dealer		
Must Stand On	*Must Hit On*	*Have Option On*
Hard 17 And Above	Soft 17 Or Less	None

17. Once the Player/Dealer's hand has been made, all winners and losers are determined when their card's numerical value are compared to the Player/Dealer's. The Player/Dealer is never required to cover all opposing player's wagers. A Player/Dealer can only win or lose as much as they have placed on the table to cover a portion or all of the wagers. If there is not enough money from the Player/Dealer position to cover all winning wagers, there will be no refund, free collection, or other form of rebate given to the affected Players.

18. After all wagers are settled, the cards are collected and discarded. The bank button is changed and after every two hands, the Player/Dealer position is rotated in a clock-wise fashion around the table.

19. The next round of play begins once the casino Dealer collects all 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 clock-wise 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.

GAME RULES

1. A "Natural " (21and a half) is the best possible hand. If the player and the Player/Dealer's hands are both a "Natural ," the hand is a push or tie, and no action is taken on the wager.
2. If a Player's total is less than a "Natural" and the Player/Dealer's total is more than a "Natural" the Player wins the hand.
3. If a Player's total is less than a "Natural" and the Player/Dealer's hand is less than a, "Natural" the hand closest to a "Natural " wins.
4. If a Player and the Player/Dealer have the same total and it is less than a "natural , the hand is a push or tie, and no action is taken on the wager.
5. If a Player's and the Player/Dealer's totals are more than a "natural ", the following will apply:
    a. If the Player/Dealer is closer to a "natural ," the Player/Dealer wins the hand.
    b. If the Player is closer to a "natural " the Player loses except when the Player has a 3-card hand with the value of 23, 24, or 25 and then they will "PUSH".
6. The Player/Dealer wins all ties or pushes over a "natural ."
7. If a player has more than a "natural " and the Player/Dealer has less than a "natural ," the Player/Dealer wins. The player would win if they had less than a "natural " and the Player/Dealer had more than a "natural ."
8. Two cards 21and half beat all other hands. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
9. All collection fees are collected by the casino Dealer prior to the start of play. Collection fees are pre-determined by the casino and can be up to three separate rates per game. All collection rates and wagering limits for the game will be posted at each gaming table and will not be based on a percentage or other factors.
10. Backline betting is allowed; subject to local Ordinance or Code.
11. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code (the Gambling Control Act), are permitted to play.

DOUBLE-DOWN, SPLIT, SURRENDER &ODDS

- DOUBLE-DOWN
  - Players can double-down on the first two-cards only, with the exception of all Natural . The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. The Player will only receive one card regardless of the total.
  - There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is their any extra collection fee charged to the Player/Dealer.
- SPLIT
  - Players can split any two cards of the same value originally dealt to them. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. A Player may draw as many cards as the desire per split card to make the best hand. Players may double-down or surrender after each split.
  - Players can split any two Aces originally dealt to them but can only receive one extra card per Ace. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. Multiple splitting of cards is permitted. Multiple splitting of aces is permitted.
  - There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is their any extra collection fee charged to the Player/Dealer.
- SURRENDER
  - Players can surrender at anytime if they do not exceed 20. If they choose to surrender, half of their wager will be forfeited. The Player must indicate they wish to surrender before the Player/Dealer's second card is dealt. Their (the Player's) play for that hand will cease.
- ODDS
  - Any Natural hand pays 6 to 5
- INSURANCE
  - When the Dealer has an Ace showing, Players can take insurance by betting 1/2 of their Blackjack wager. If the Player/Dealer has a Blackjack the insurance bet is paid 2 to 1 and the Player's blackjack wager loses if the Player does not have a Blackjack.

All pay-offs 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 prior to the start of the hand.

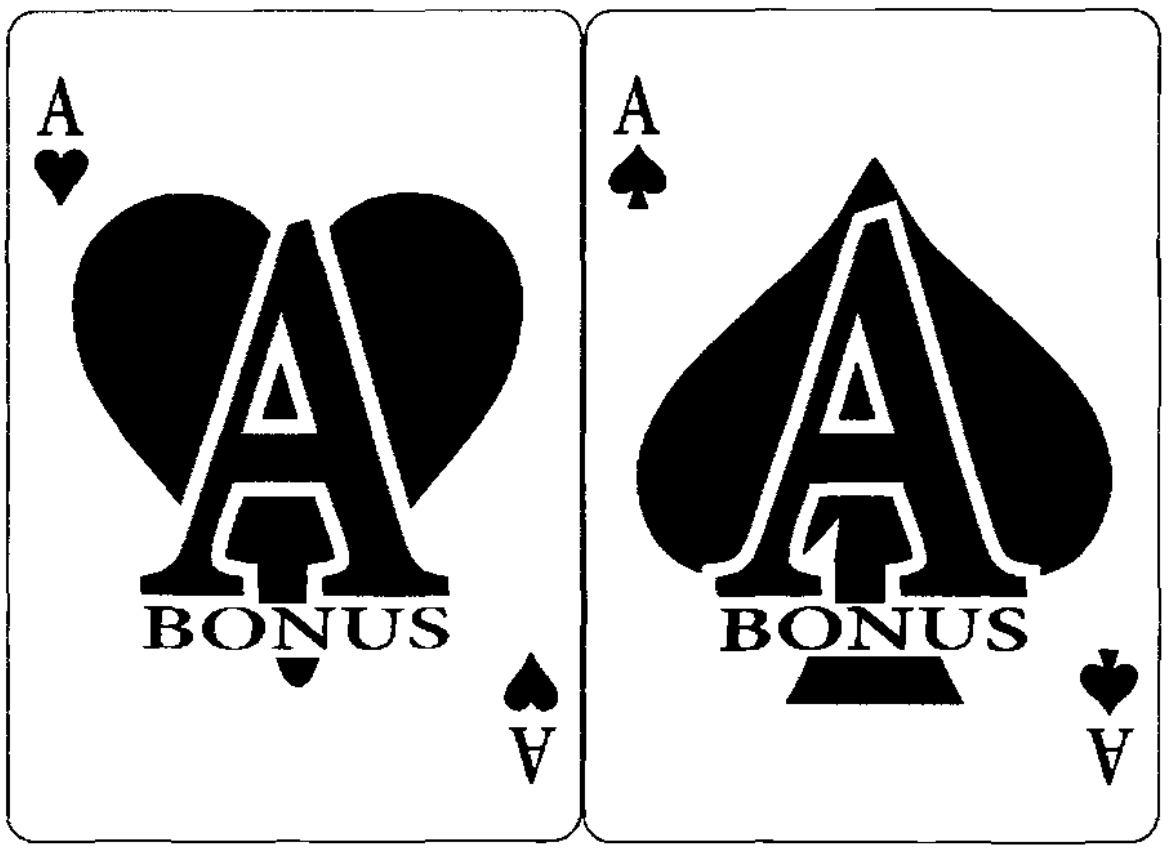
Game Options:

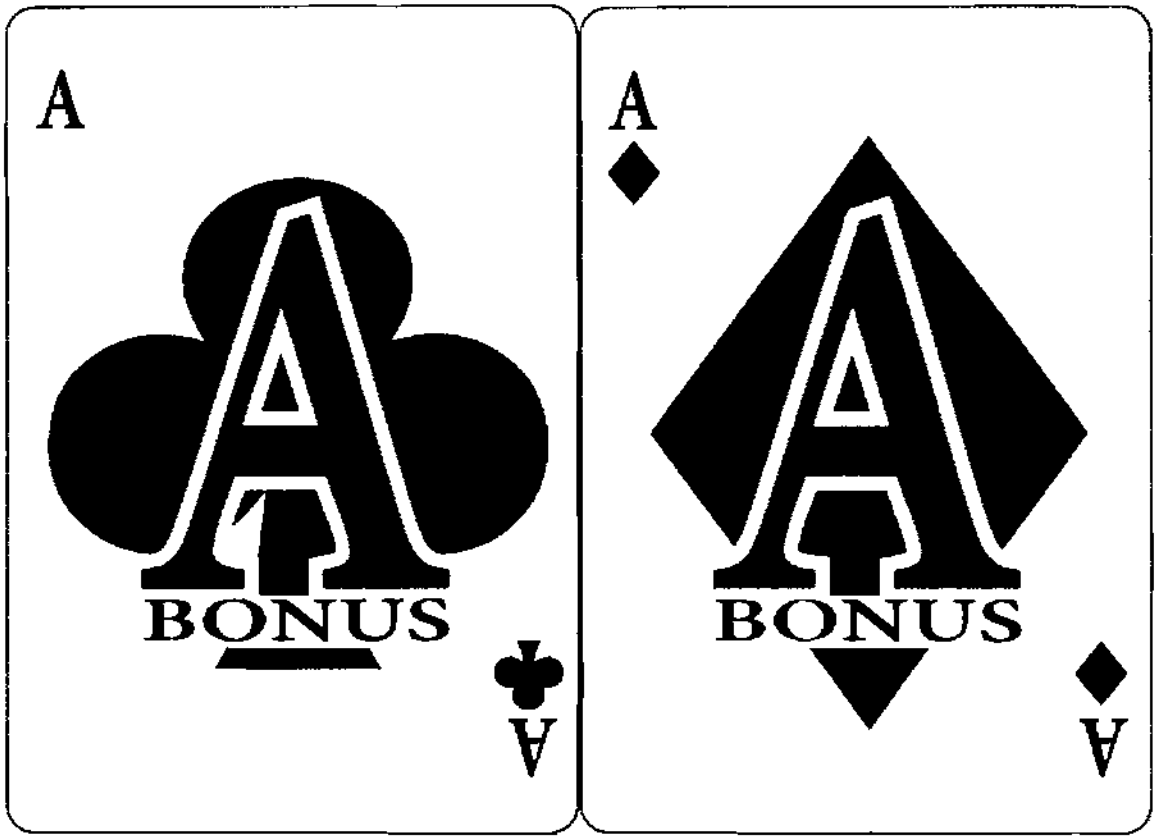
1-If a Player's and the Player/Dealer's totals are more than a "natural ", the following will apply:

a. If the Player/Dealer is closer to a "natural," the Player/Dealer wins the hand.

b. If the Player is closer to a "natural " the Player loses except when the Player has a 3-card hand with the value of 25 and then they will "PUSH".

Bonus Ace'




A
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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 that no single player can continually occupy the player-dealer position within the meaning of *Oliver v. County of Los Angeles* (1998) 66 Cal. App. 4th 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.

21st Century Blackjack Collection

Table Limits	Player/Dealer Collection	Player Collection
$5 - $50	$1	$0.50
$55 - $100	$2	$1
$105 - $500	$2	$2

NAPA VALLEY CASINO

Collection Rates

Texas Hold'em, Omaha, Omaha Hi-Lo

Limit	Number of Players	Collection Fee
All Limit Games $2 - $100	7 or more	$4.00
	5 or 6	$3.00
	4 or less	$2.00
Option 1* All No Limit Games	7 or more	$4.00
	5 or 6	$3.00
	4 or less	$2.00
Option 2* All No-Limit Games	8 or more	$5.00
	6 or 7	$4.00
	5	$3.00
	4 or less	$2.00
Option 3* Timed Collection	$6.00 per player every 1/2 hour	

* Only one collection option will be utilized at any one table at any time. Patrons will be given ample notice of which option is being utilized.

Collection Fees for these games will be taken after the flop.

NAPA VALLEY CASINO

Collection Rates

Pai Gow Poker

Table Limit	Player Collection (per bet)	Action on Table	Player/Dealer Collection
$5 - $100	$1.00	$5 - $100	$1.00
		$101+	$2.00

No Bust Blackjack

Table Limit	Player Wager Amount	Player Collection (per bet)	Action on Table	Player/Dealer Collection
$5 - $100	$50 or less	$0.50	$50 or less	$0.50
	$51-$100	$1.00	$51-$100	$1.00
			$101 and above	$2.00

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.

No Bust 21st Century Blackjack (GEGA-000639), Pai Gow Poker (GEGA-000640), No Bust 21st Century Blackjack 4.3 (GEGA-000228), Fortune Pai Gow Poker 1.0 (GEGA-002479), Three Card Poker 1.3 (GEGA-002669), 21st Century Blackjack 8.0 (GEGA-003465), EZ Baccarat Panda 8 (GEGA-004217):

For **schedule options 1 through 4**, the collection fees shall be taken per hand from the player-dealer position prior to cards being dealt or any round of play being conducted. There will be a collection fee taken from each player for each betting circle that he or she places a game wager on. For **schedule options 5 through 11,** there shall be no collection taken from each player for placing any base wager or bonus bet. The collection fees shall be taken per hand, from the player-dealer position based on the total monetary value of all game wagers and bonus bet wagers that are placed by players before the cards are dealt, referred to as total table action. 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 collection fees and schedules are as shown below:

Schedule Options	Wager amount*	Total Table Action**	Player-Dealer Collection Fee	Player Collection Fee
1	$1 - $50	$ 1 - $50	$0.50	$0.50
		$51 - $100	$1.00	
		$101+	$2.00	
2	$1 - $50	$1 - $100	$1.00	$0.50
		$101+	$2.00	
3	$1 - $100	$1 - $50	$0.50	$1.00
		$51 - $100	$1.00	
		$101+	$2.00	
4	$1 - $100	$1 - $100	$1.00	$1.00
		$101 or more	$2.00	
5	$1 - Unlimited	$1 - $50	$0.50	$0.00
		$51 - $100	$1.00	
		$101 - $300	$2.00	
		$301 - $500	$4.00	
		$501+	$7.00	

California Collection Rates

6	$1 - Unlimited	$1 - $200	$1.00	$0.00
		$201 - $500	$3.00	
		$501 - $800	$5.00	
		$801 - $1,200	$10.00	
		$1,201+	$15.00	
7	$1 - Unlimited	$1 - $100	$1.00	$0.00
		$101 - $300	$2.00	
		$301 - $600	$5.00	
		$601 - $1,000	$8.00	
		$1,001+	$12.00	
8	$1 - Unlimited	$1 - $100	$1.00	$0.00
		$101 - $300	$2.00	
		$301 - $500	$4.00	
		$501 - $800	$7.00	
		$801+	$10.00	
9	$1 - Unlimited	$1 - $100	$1.00	$0.00
		$101 - $300	$2.00	
		$301 - $500	$5.00	
		$501 - $800	$7.00	
		$801+	$12.00	
10	$1 - Unlimited	$1 - $50	$1.00	$0.00
		$51 - $200	$2.00	
		$201 - $500	$4.00	
		$501 - $800	$7.00	
		$801+	$15.00	
11	$1 - Unlimited	$1 - $300	$2.00	$0.00
		$301 - $500	$5.00	
		$501 - $800	$7.00	
		$801 - $1,200	$10.00	
		$1,201+	$15.00	

*Player wager amount may be for the initial wager OR the initial wager plus any bonus bet.
**Total table action may be for the initial wager OR the initial wager plus any bonus bet.

Poker Collection Rates:

Texas Hold'em (GEGA:000641), Omaha (GEGA:000642), Omaha High/Low (GEGA-000643):

For **schedule options 1 through 8**, the house dealer shall spread the "flop," move all pre-flop wagers into the center of the table, which is referred to as "the pot," then remove the appropriate collection fee from "the pot" prior to any betting during that round. The appropriate fees are dependent on the number of players seated and participating in the play of the controlled game, as shown below. A modified fee of $1.00 is taken if there is no flop in a game. The modified fee will be collected from a blind placed on dealer button if there is no blind on the dealer button, the collection will be taken from the small blind. Only one collection option shall be utilized at any on table at any time. In all instances, patrons will be given ample notice of which option is being utilized.

Schedule Options	Table Limit	Number of Players	Round Fee	Modified Fee
1	$1 - $500	7 or more	$4.00	$1.00
2	$1 - $500	5 to 6	$3.00	$1.00
3	$1 - $500	4 or less	$2.00	$1.00
4	$1 - $500	7 or more	$5.00	$1.00
5	$1 - $500	6	$4.00	$1.00
6	$1 - $500	5	$3.00	$1.00
7	$1 - $500	8 or more	$5.00	$1.00
8	$1 - $500	6 to 7	$4.00	$1.00

For **schedule options 9 through 11,** the appropriate fees shall be taken per half hour a player is seated and participating in the play of these controlled games. Only one collection option shall be utilized at any on table at any time. In all instances, patrons will be given ample notice of which option is being utilized.

Schedule Options	Table Limit	Player Fee
9	$1 - $500	$6.00 per player per half hour
10	$1 - $500	$7.00 per player per half hour
11	$1 - $500	$8.00 per player per half hour

No Limit Texas Hold'em (GEGA:000641), No Limit Omaha (GEGA:000642), No Limit Omaha High/Low (GEGA-000643):

For **schedule options 1 through 8**, the house dealer shall spread the "flop," move all pre-flop wagers into the center of the table, which is referred to as "the pot," then remove the appropriate collection fee from "the pot" prior to any betting during that round. The appropriate fees are dependent on the number of players seated and participating in the play of the controlled game, as shown below. A modified fee of $1.00 is taken if there is no flop in a game. The modified fee will be collected from a blind placed on dealer button if there is no blind on the dealer button, the collection will be taken from the small blind. Only one collection option shall be utilized at any on table at any time. In all instances, patrons will be given ample notice of which option is being utilized.

Poker Collection Rates:

Schedule Options	Table Limits	Number of Players	Round Fee	Modified Fee
1	$1 – No Limit	7 or more	$4.00	$1.00
2	$1 – No Limit	5 to 6	$3.00	$1.00
3	$1 – No Limit	4 or less	$2.00	$1.00
4	$1 – No Limit	7 or more	$5.00	$1.00
5	$1 – No Limit	6	$4.00	$1.00
6	$1 – No Limit	5	$3.00	$1.00
7	$1 – No Limit	8 or more	$5.00	$1.00
8	$1 – No Limit	6 to 7	$4.00	$1.00

For **schedule options 9 through 11,** the appropriate fees shall be taken per half hour a player is seated and participating in the play of these controlled games. Only one collection option shall be utilized at any on table at any time. In all instances, patrons will be given ample notice of which option is being utilized.

Schedule Options	Table Limits	Player Fee
9	$1 – No Limit	$6.00 per player per half hour
10	$1 – No Limit	$7.00 per player per half hour
11	$1 – No Limit	$8.00 per player per half hour

21st BLACKJACK

8.0 with Buster Blackjack Bonus Bet

*21st Century Blackjack games is owned, patented and/or copyrighted by 21st Century Gaming Concepts. Please submit your agreement with Owner authorizing play of Game in your gambling establishment together with any request for Bureau of Gambling Control (Bureau) approval to play this game. Please note that the Bureau is making the details of this game available to the public as required by subdivision (g) of Business and Professions Code section 19826, but the posting does not waive any rights to the game content which may be held by Owner. The terms of any agreement with Owner are to be negotiated between the gambling establishment and Owner, and any dispute or asserted breach related thereto are private matters which will not be resolved by the Bureau.

21st Century Blackjack 8.0 With Buster Blackjack Bonus Bet

OBJECT OF THE GAME

The object of the 21st Century Blackjack is for the Players and the Player-Dealer to add the numerical value of their cards and:

- Obtain the best possible hand of “Natural” or “21 ½” A “Natural” beats all other hands.

  Winning “Natural” hands are paid odds of 6 to 5

VALUE OF CARDS

A plural standard deck of cards (52 cards) with no Joker is used in the play of the game. However, all four (4) or the Ace cards shall be removed from the deck and shall be replaced with four (4) specially marked Aces with the word “Bonus” on them. The game can be played with a minimum of one (1) and a maximum of eight (8) decks.

- Any two cards of 52 cards consisting of special marked “Bonus” aces with any 10 or face card is a Natural and beats all other hands.
- An Ace has three values of :
  - 11 ½ on the first two cards when the other card has a value of 10.
  - 1 or 11 when combined with cards valued at 2-9.
  - 1 or 11 with three or more cards.
- Two aces have a value of 2 or 12
- All cards from 2-10 have their face value.
- Picture or face cards have a value of 10.

RANKING CHART

Card	Value
Ace With 3 Value	a) 11 ½. When paired with another card with the value of 10. b) 1 or 11 with all cards with value of 2-9. c) 1 or 11 with three or more cards.
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9
Ten	10
Jack	10
Queen	10
King	10

ROUND OF PLAY

1. 21st Century Blackjack 8.0 Buster 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 commonly used in the casino industry. The casino Dealer stands opposite of the players, and in the center of the table. The casino Dealer's chip tray is set in front of him/her. The play starts from the left of the dealer and proceeds in a clock-wise fashion.
2. The game utilizes a 52-card deck with special marked "Bonus" aces. The aces hold the following value:
    a. 11 ½ on first two cards with all cards with the value of 10's.
    b. 1 or 11 with all cards with value of 2-9.
    c. 1 or 11 with three or more cards.
3. All tables will have signage displaying the name of the game along with the minimum and maximum wager allowed, and collection fees for the Players and Player-Dealer.
4. A standard round of play begins when a Player-Dealer is designated. The Player-Dealer places a wager in front of her betting circle. This wager is used to pay the winners. The casino will place a "button" in front of the Player-Dealer and a designation 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 betting circle.
5. Players at a table then place their wagers in designated betting circles or other unoccupied betting circles. Each Player must pay the posted collection for their wager(s) in any betting circle where they have money or "action".
6. Prior to the start of play, the casino dealer will take the collection fees.
7. Play commences with the casino Dealer distributing the cards to the Players and the Player-Dealer. The Players will signal to the Dealer by hand gesture if they wish to hit or stand. These hand signals will be consistent with industry standard signals such as moving their hand in a sweeping motion towards their body indicating they want an additional card and in moving their hands in a side to side manner, indicating they wish to stay with their cards on the table. The casino Dealer deals the first card to the Player seated to the left of casino Dealer, in a clock-wise fashion. Each Player will be dealt one card face up. The Player-Dealer's first card will be placed in front of the casino dealer.
8. The casino dealer will deal a second card to the players, again starting with the Player to the left of the Player-dealer, in a clock-wise fashion around the table. After all players have received a second card, the Player-Dealer will receive their second card, which will be placed in front of the casino dealer face down. The player-dealer's face-down card shall be checked for a "Natural" when the player-dealer's face-up card is a "Bonus" Ace card. If the Player-dealer is dealt a "Bonus" Ace face-up, Players will be asked if they would like to place an "Insurance" wager. Players may either decline this or place an "Insurance" wager by betting an amount equal to half of their game wager. After each player has been given the opportunity to place an "Insurance" wager, the house dealer will check the Player-dealer's face-down card. If the player-dealer has a "Natural," players shall not be given the opportunity to draw additional cards and the hands shall be compared immediately.
9. If the player-dealer does not have a "Natural," each player is given an opportunity, starting with the player seated to the left of the player-dealer and continuing clockwise around the table, to "Hit" and be dealt additional cards to make the best possible hand.

This shall also include “Doubling-down,” “Splitting,” “Surrendering,” or “Standing.” Each player shall be required to hit or stand according to the chart below:

Rules For Player		
Must Stand On	*Must Hit On*	*Have Option On*
Soft & Hard 21 “Naturals”	11 Or Less	12
		13
		14
		15
		16
		17
		18
		19
		20

A Soft hand is achieved when a hand contains an Ace with a combination of two or more cards that add up to 10.

A Hard hand is achieved when a hand contains an Ace with any combination of three or more cards adding up to 21. In the event that the hand includes an Ace, the Ace is counted as 1, not 11.

10. After all Players have made their best hands by indicating to the casino Dealer that they do not wish to have additional cards dealt to them, the casino Dealer will turn over the Player-Dealer hole (second) card.
11. Beginning with the player to the right of the casino dealer, the settling of the wagers will be done in a counter-clockwise manner until all wagers have been acted upon. A player’s game wager will be settled first and the Buster Bet Side Bet will be settled second.
12. The Player-Dealer’s cards will always be dealt and placed in front of the casino Dealer’s tray.
13. The casino Dealer continues to draw cards for the Player-Dealer, if necessary until a Hard 17 or higher number is reached. The Player-Dealer must follow the following hit rules:

Rules For Player-Dealer		
Must Stand On	*Must Hit On*	*Have Option On*
Hard 17 And Above	Soft 17 Or Less	None

A Hard hand is achieved when a hand contains a combination of three or more cards totaling 17. In the event that the hand includes an Ace, the Ace is counted as 1, not 11.

A Soft hand is achieved when a hand contains a combination of two or more cards totaling 17 with an Ace counted as 1 or 11.

14. Once the Player-Dealer’s hand has been made, all winners and losers are determined by comparing the numerical value of the Player’s hands with the Player-Dealer’s hand. The Player-Dealer can only win or lose as much as they have placed on the table to cover a portion or all of the wagers.
15. After all wagers are settled, the cards are collected and discarded. The bank button is changed and after every two hands, the Player-Dealer position is rotated in a clock-wise fashion around the table.

16. The next round of play begins once the casino Dealer collects all 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 clock-wise to the next position on the table.

GAME RULES

1. A “Natural” is an initial two card hand containing a “Bonus” Ace and any card with a value of 10 and is the best possible hand.
    a. If the Player and the Dealer’s hands are both a “Natural,” the hand is a push or tie, and no action is taken on the wager.

    Winning” “Natural” hands will be paid 6 to 5

2. If the value of a Player’s hand is less than a “Natural” and the value of the Dealer’s hand is more than a “Natural” the Player wins the hand.
3. If the value of a Player’s hand is less than a “Natural” and the value of the Player-Dealer’s hand is less than a “Natural,” the hand closest to a “Natural”, without going over, wins.
4. If a Player and the Dealer hands have the same value and it is less than a “Natural,” the hand is a push or tie, and no action is taken on the wager.
5. If a Player’s and the Dealer’s hands both have a value of more than a “Natural”, the following rules apply:
    a. If the value of the Dealer’s hand is closer to a “Natural,” the Dealer wins the hand.
    b. If the value of the Player’s hand is closer to a “Natural, “the Player loses except when the Dealer has one of the following variations of hands occurs and then they will “PUSH”.

        If dealer has a 3-card hand that consists of a 7, 8, and 9 of a single suit.

6. The Player-Dealer wins all ties over a “Natural.”
7. If the value of a player’s hand is greater than a “Natural” and the Player-Dealer hand has a value of less than a “natural,” the Dealer wins.
8. A two card “Natural” beats all other hands.
9. Double-Down:
    a. Players can double-down on the first two-cards only, with the exception of all “Natural” hands and 21. The Player must place a second wager equal to or less than the wager he/she originally placed prior to the start of the game. The Player will only receive one card regardless of the total.
    b. There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is there any extra collection fee charged to the Player-Dealer.
    c. Player may double down for less than his original wager
10. Splits:
    a. Players can split any two cards of the same value or rank originally dealt to them a maximum of two times for a total of three hands. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the

game. A Player may draw as many cards as they desire per split card to make the best hand. Players may double-down or surrender after each split.

b. Players may split any ten-value card (i.e. “10”, Jack, Queen, or King) of the same rank and split a maximum of two times for a total of three hands. A “Natural” cannot be attained in any hand follow the split of a ten-value card.

c. Players can split any two Aces originally dealt to them but can only receive one extra card per Ace. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. Aces may only be split once and cannot qualify for a “Natural” hand after the split.

11. Surrender:
Players can surrender at anytime if they do not exceed 20. If they choose to surrender, half of their wager will be forfeited. The Player must indicate they wish to surrender before the Player-Dealer's hole card is exposed.

12. Insurance:

a. Players may make an optional insurance wager.

b. When the Dealer has an Ace showing, Players can take insurance by betting up to half (1/2) of their original wager. If the Player-Dealer has Blackjack (and the Player does not), the insurance bet is paid 2 to 1 and the Player's original wager loses.

13. There is no collection fee taken by the casino on any double-down or split executed by a Player, nor is there any collection fee charged to the Player-Dealer.

14. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.

15. All table fees are collected by the casino Dealer prior to the start of play. Table fees are pre-determined by the casino and can be up to five separate rates per game. All collection rates and wagering limits for the game will be posted at each gaming table and will not be based on a percentage of the amount wagered or won.

16. Backline betting is allowed.

17. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code (the Gambling Control Act), are permitted to play.

18. All pay-offs are limited to the amount of the Player-Dealer’s wager. A Player-Dealer cannot win or lose more than the amount of their wager placed on the table prior to the start of the hand.

BUSTER BLACKJACK SIDE BET

Buster Blackjack features an optional wager (Buster Blackjack Side Bet) attached to 21st Century Blackjack 8.0. It features a wager that allows the player to bet that the Player-Dealer will bust. The greater the number of cards in the Player-Dealer’s busted hand, the higher the payoff.

There will be a distinctive marked circle on the table in which the player will place the optional wager. There is no additional collection for the extra wager.

21st Century Blackjack 8.0 With Buster Blackjack Bonus Bet

1. The Buster Blackjack Side Bet is an optional bet offered to all players who placed an game wager. Players may place a Buster Blackjack Side Bet wager for each game wager placed.
2. A player must participate in the game in order to make the Buster Blackjack Side Bet wager.
3. Buster Blackjack Side Bet wagers must be placed prior to the initial deal.
4. Backline bettors are eligible to place a Buster Blackjack Side Bet wager.
5. The Buster Blackjack Side Bet may for any amount up to the table limits.
6. If the Player-Dealer does not or cannot have a "Natural" and the player has a "Natural", the game wager is paid and the player's cards are put away. The Buster Blackjack Side Bet remains in action whether or not the player busts or is dealt a "Natural."
7. Once all players have made the decisions concerning their hands according to the rules for game, the Player-Dealer will reveal their hole card and play out their hand. The payoff odds vary with the number of cards in the Player-Dealer's busted hand. The more cards in his busted hand, the higher the payoff.
   a. If the Player-Dealer hand busts, all Buster Blackjack Side Bet will be paid according to the posted Buster Blackjack pay table.
   b. If the Player-Dealer does not bust, all Buster Blackjack Side Bet will be collected in rotation to the extent of the money in action.
6. The Player-Dealer will pay all qualifying Buster Blackjack Side Bet and will collect all Buster Blackjack Side Bet that did not qualify.

   Note: If there are no game wagers remaining simply because all players have received a "Natural", as long as there is Buster Blackjack Side Bet, the Player-Dealer must complete his hand, if not 17 or greater.

Buster Blackjack Side Bet Pay Table

Number of Cards in the Player-Dealer's Hand	Payout
3 or 4	2 to 1
5	4 to 1
6	15 to 1
7	50 to 1
8 or more	250 to 1

Collection Rates Schedule

See GEGA-000392 for the collection rates for the game of 21st Century Blackjack 8.0 with Buster Blackjack Bonus Bet.

1.3

Standards of play:

Three Card Poker 6 Card Bonus (TCP) is a Three Card Poker 6 Card Bonus game that utilizes a player-dealer position. As in other games featuring a player-dealer, the players play against another player where they will collect all winnings and pay all losing bets to the extent that their money covers.

The player-dealer position will be selected as in other games approved by the Bureau of Gambling Control; and the player-dealer will only “bank” the hand (including bonus bets) for two (2) consecutive times before it is rotated in a clockwise fashion around the gaming table.

All standard poker rankings will be used from the minimum winning hand of a high card to the best hand; a Royal Flush.

Type of gaming table utilized for this game:

Three Card Poker 6 Card Bonus may be played on either a standard blackjack table having eight places on one side for the players and the player-dealer, a standard poker table that seats up to nine players and a player/dealer for a total of ten seated players, or a standard baccarat style table which seats up to thirteen players and a player-dealer for a total of fourteen seated players.

The cloth covering a Three Card Poker 6 Card Bonus table (the layout) shall have betting areas for eight players. Within each betting area there shall be three separate designated betting spaces labeled ‘Ante’ and ‘Play’ for the placement of bets, as well as a separate circle for the placement of a bonus bet labeled ‘Bonus.’

Number of players in the game:

A maximum of eight, ten or fourteen players including the player-dealer position.

Type of card deck used:

1. ***Shuffling Machine:*** Cards used to play Three Card Poker 6 Card Bonus shall be dealt from a multiple deck automatic card shuffling device (‘shuffler’) or shoe.

2. ***Physical Characteristics:*** Cards used to play Three Card Poker 6 Card Bonus shall be in standard decks of fifty-two (52) cards.

3. ***Number of Decks:*** Cards used to play Three Card Poker 6 Card Bonus may be played with one (1) to eight (8) standard fifty-two (52) cards with backs of the same design.

Betting scheme:

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

2. All wagers shall be placed prior to the dealer announcing "No more bets.” No bets shall be made, increased, or withdrawn after the dealer has announced “No more bets.”

3. At the beginning of each round of play, each player shall be required to place an ante wager. Each player will have the option to place a play wager, after inspecting their hand, which must be equal to the ante wager.

4. Each player at a Three Card Poker 6 Card Bonus table, who has placed the ante wager required above, shall also have the option to make an additional "bonus wager" that awards a bonus payout to the player(s) who receive a poker hand consisting of certain hand combinations as listed in the *Bonus Bet Payout Table*.

Dealing procedures:

1. The dealer shall wait for each player to place their ante bets as well as any bonus bets. After each player has had the opportunity to place his/her bonus bet, the dealer will announce “No more bets.”

    a. The dealer shall deliver then deal each seated player with a wager three cards, face-down, starting to the left of the player/dealer, then in turn to each of the other players, including the player-dealer, moving clockwise around the table. The stack given to the player/dealer shall be delivered face down after which one card will be turned face up.

Round of Play

1. After the dealing procedures above have been completed, each player shall examine his/ her cards.

2. Each player who wagers in Three Card Poker 6 Card Bonus shall be responsible for his/ her own hand and no person other than the player or the dealer may touch the cards of that player. Each player shall be required to keep his/ her three cards in full view of the dealer at all times.

3. After examination of the cards, each player who has placed an ante wager shall have the option to either make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his/ her participation in the round of play. The dealer shall offer this option to each player, starting with the player to the left of the dealer and moving clockwise around the table in order.

    a. If a player has placed an ante wager and a bonus wager but does not make a play wager, the player shall forfeit both the ante wager and the bonus wager.

4. After each player has either placed a wager on the table in the play wager area or forfeited his/ her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack.

5. The dealer shall then reveal the remaining player-dealer's cards and place the cards so as to form the highest possible ranking hand. The player-dealer must qualify to play with a minimum of Queen-high.

    a. If the player-dealer does NOT qualify, the play bet receives no action. The dealer shall immediately refund this bet to players. However, if the player-dealer’s hand did not qualify, the player-dealer will automatically pay each ante (the ones not surrendered by folding) even money regardless of whether the player’s hand ranks higher than the player-dealer’s or not.

        i. If the player’s hand beats the player-dealer’s hand, the player wins even money.
        ii. If the player-dealer’s hand beats the player’s hand, the player loses.

6. The dealer shall then reveal the three card hand of each active player, starting with the player farthest to the dealer's right.

7. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

8. The player-dealer will first collect all losing wagers and then pay all winning wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.

9. 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.

10. 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.

Bonus Bet:

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

1. A Bonus Bet wager may be placed even if no ante has been placed.
2. Bonus Bets must be placed prior to the initial deal.
3. Bonus Bets may be made at any amount within table bettling limits to qualify for a Bonus Bet payoff.
4. The Bonus Bet only considers the three cards each player receives.
5. If the player's hand qualifies for payouts, the player is paid according to the posted pay below by the player-dealer.
6. If the player's hand does not qualify for payouts, the player/dealer collects the Bonus bet.
7. The player-dealer will pay all winning bonus bets and will collect all losing bonus bets.
8. Once the player-dealer's wager has been exhausted, the wagers not covered by the player/dealer will be returned to the players.
9. Bonus Bets pay as follows:

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

6 Card Bonus:

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

1. A 6 Card Bonus wager may be placed even if no ante or any other bonus bet wager has been placed.

2. 6 Card Bonus wagers must be placed prior to the initial deal.

3. See the collection rate schedule for restrictions on the amount that may be wagered on the 6 Card Bonus Bet and any collection fees that may be taken.

4. The 6 Card Bonus wager considers the three cards dealt to the player's hand and the three cards dealt to the player-dealer's hand. A player then uses any of those six cards, regardless of the number of cards used from their hand or the player-dealer's hand, to make the best possible five card poker hand.

5. If the player's hand qualifies for payouts, the player is paid according to the posted pay below by the player-dealer.

6. If the player's hand does not qualify for payouts, the player-dealer collects the 6 Card Bonus wager.

7. The player-dealer will pay all winning 6 Card Bonus wagers and will collect all losing 6 Card Bonus wagers.

8. The 6 Card Bonus wager may win or lose regardless of the outcome of the Ante wager. The 6 Card Bonus wager shall not be forfeited if the player folds their hand and does not place a Play wager.

9. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.

10. Winning 6 Card Bonus wagers pay as follows:

Royal Flush	1,000:1
Straight Flush	200:1
Four of a Kind	100:1
Full House	20:1
Flush	15:1
Straight	10:1
Three of a Kind	7:1

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How and when are house fees collected:

Table Fees: Fees will be charged for all wagers and shall be determined prior to the start of play of any hand or round. The actual collection of the fee will occur prior to the start of a hand. Ample notice shall be provided to players relating to the assessment of fees. Flat fees on each wager may be assessed at different collection rates.

Glossary of terms used in the controlled game:

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.
Ante	The mandatory wager players make before seeing their hand.
Bonus Bet	An optional bet for players who place an ante bet. See bonus bet pay chart in rules.
Fold	The player option to surrender his/her ante, rather than continue the game.
Hand	A five card poker hand formed for each player by combining the three cards dealt to the player and the two community cards.
Play Bet	An optional bet that players make after seeing their three-card hand. The play bet must equal the ante bet.
Play Wager	If players make the play bet, it means they wish to enter the showdown against the player-dealer. If players decide not to make the play bet, they forfeit their ante wager, and are no longer in the game.
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.
Qualifier	A specific set of card(s) that a player and/or the player-dealer must have to play.
Round of Play	One complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the game rules.
Seated-positions	The designated positions on the table (often designated with a number) where players may place bets and receive a hand.
Suit	One of the four categories of cards: club, diamond, heart, or spade

Collection Rates Schedule

For **schedule options 1 through 4**, the collection fees shall be taken per hand from the player-dealer position prior to cards being dealt or any round of play being conducted. There will be a collection fee taken from each player for each betting circle that he or she places a game wager on. For **schedule options 5 through 11,** there shall be no collection taken from each player for placing any base wager or bonus bet. The collection fees shall be taken per hand, from the player-dealer position based on the total monetary value of all game wagers and bonus bet wagers that are placed by players before the cards are dealt, referred to as total table action. 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 collection fees and schedules are as shown below:

Schedule Options	Wager amount*	Total Table Action**	Player-Dealer Collection Fee	Player Collection Fee
1	$1 - $50	$ 1 - $50	$0.50	$0.50
		$51 - $100	$1.00	
		$101+	$2.00	
2	$1 - $50	$1 - $100	$1.00	$0.50
		$101+	$2.00	
3	$1 - $100	$1 - $50	$0.50	$1.00
		$51 - $100	$1.00	
		$101+	$2.00	
4	$1 - $100	$1 - $100	$1.00	$1.00
		$101 or more	$2.00	
5	$1 - Unlimited	$1 - $50	$0.50	$0.00
		$51 - $100	$1.00	
		$101 - $300	$2.00	
		$301 - $500	$4.00	
		$501+	$7.00	
6	$1 - Unlimited	$1 - $200	$1.00	$0.00
		$201 - $500	$3.00	
		$501 - $800	$5.00	
		$801 - $1,200	$10.00	
		$1,201+	$15.00	
7	$1 - Unlimited	$1 - $100	$1.00	$0.00
		$101 - $300	$2.00	
		$301 - $600	$5.00	
		$601 - $1,000	$8.00	
		$1,001+	$12.00	

1.3

8	$1 - Unlimited	$1 - $100	$1.00	$0.00
		$101 - $300	$2.00	
		$301 - $500	$4.00	
		$501 - $800	$7.00	
		$801+	$10.00	
9	$1 - Unlimited	$1 - $100	$1.00	$0.00
		$101 - $300	$2.00	
		$301 - $500	$5.00	
		$501 - $800	$7.00	
		$801+	$12.00	
10	$1 - Unlimited	$1 - $50	$1.00	$0.00
		$51 - $200	$2.00	
		$201 - $500	$4.00	
		$501 - $800	$7.00	
		$801+	$15.00	
11	$1 - Unlimited	$1 - $300	$2.00	$0.00
		$301 - $500	$5.00	
		$501 - $800	$7.00	
		$801 - $1,200	$10.00	
		$1,201+	$15.00	

*Player wager amount may be for the initial wager OR the initial wager plus any bonus bet.
**Total table action may be for the initial wager OR the initial wager plus any bonus bet.

Fortune Pai Gow Poker 1.0

Type of Game

The game of Fortune Pai Gow Poker 1.0 utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The player-dealer may only "bank" the hand (including bonus bets) for two consecutive rounds of play before it is offered in a clockwise fashion around the gaming table. The gambling enterprise does not participate in the actual play of the game and has no interest in the outcome of play.

Object of the Game

Fortune Pai Gow Poker 1.0 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 1.0, a player can place an optional Fortune Bonus Bet. A player that wagers at least $5 on the Fortune Bonus Bet qualifies for an Envy Bonus prize.

Description of the Deck and Number of Decks Used

Fortune Pai Gow Poker 1.0 is played with one standard 52 card deck including a Joker for a total of 53 cards. A Joker can only be used to complete a straight or a flush. If it can't be used to complete a straight or flush the joker will be used as an Ace.

Card Values and Hand Rankings

The rank of each card used in Fortune Pai Gow Poker 1.0, in order of highest to lowest rank, shall be: ace, king, queen, jack, ten, 9, 8, 7, 6, 5, 4, 3, 2. All suits shall be considered equal in rank.

The hand rankings for the game of Fortune Pai Gow Poker 1.0, in order of highest to lowest, are as follows:

Hand Dealt	***Hand Requirements***
7 Card Straight Flush (No Joker)	*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.*
Royal Flush + Royal Match	*A hand that consists of ace, king, queen, jack, 10 and king, queen suited.*
7 Card Straight Flush (With Joker)	*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.*
Five Aces	*A hand that consists of four aces and a joker.*

Royal Flush	*A hand that consists of an ace, king, queen, jack and 10 of the same suit.*
Straight Flush	*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.*
Four of a Kind	*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.*
Full House	*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.*
Flush	*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.*
Straight	*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.*
Three of a Kind	*A hand that consists of three cards of the same rank. Three aces is the highest ranked Three of a Kind and three 2's is the lowest ranked Three of a Kind.*
Two Pairs	*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.*
One Pair	*A hand that consists of two cards of the same rank. Two aces is the highest ranked Pair and two 2's is the lowest ranked Pair.*
High Card	*A hand that consists of 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.*

Description of Table Used and Total Number of Seated Players

An industry standard Pai Gow Poker table will be used to play Fortune Pai Gow Poker 1.0. A table felt with the game name and segregated marked Fortune Bonus Bet areas will be printed on it. Backline betting is permitted on all wagers.

Fortune Pai Gow Poker 1.0 is played on a standard Pai Gow Poker table which seats a maximum of seven players including the player-dealer position. The game may be played on a larger table that seats more than seven players; however, a maximum of seven players may be active in the game during each round of play.

Dealing Procedures and Round of Play

Napa Valley Casino will have the option of either using a shuffling machine or manually dealing the cards.

When using a shuffler, Napa Valley Casino will have the player-dealer shake the dice cup to determine who has first action and who will be delivered the first hand. All positions will receive a 7-Card hand, one by one from the shuffler.

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

Once the 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, 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 1.0 game wager, then the Fortune Bonus Bet wager, and then the Envy Bonus. Once the player-dealer’s wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

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

Each player and the player-dealer shall 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. Player’s may ask the casino dealer to place their hand “House Way” according to the chart below.

When all players' hands have been set, the casino dealer exposes the player-dealer's hand, and sets their hand.

Fortune Pai Gow Poker 1.0 House Way	
No Pair	Put the 2nd and 3rd highest cards in front.
One Pair	Pair behind. 2 highest unpaired cards in front.
Two Pairs	If big pair is: 1. A's, K's or Q's: Put the small pair in front. 2. J's, 10's or 9's: Put both pairs in back if you can put an ace or joker in front, otherwise split. 3. 8's, 7's or 6's: Put both pairs in back if you can put a king or higher in front, otherwise split. 4. 5's, 4's or 3's: Put both pairs in back if you can put a queen or higher in front, otherwise split.
Three Pairs	Put the highest pair in front with 2 pair behind.
Three of a Kind	1. A's: A+ next highest card in front. 2. K's and below: Put three of a kind in back and the two other highest cards in front
Three of a Kind x 2	Put pair from higher set in front.
Straight, Flush or Straight Flush with No Pair	Two highest possible cards in front that leaves any completed hand in back.
Straight, Flush or Straight Flush and 1 Pair	Two highest possible cards in front that leaves any complete hand behind.
Straight, Flush or Straight Flush with 2 Pairs	Set according to the 2 pair strategy
Straight, Flush or Straight Flush with Trips	Pair in front with complete hand behind.
Full House	Highest possible pair in front
Four of a Kind	1. A's, K's or Q's: Play four of a kind in back if you can put at least a pair in front, otherwise split 2. J's, 10's or 9's: Play four of a kind in back if you can put at least a king up front, otherwise split 3. 8's, 7's or 6's: Play four of a kind in back if you can put at least a queen up front, otherwise split 4. 5's, 4's, 3's or 2's: Never split
Five Aces	Put pair of aces in front

*Golden Rule: Always play a pair in front with a complete hand behind when possible. A complete hand is considered a straight or better.

Once the player-dealer's hands are set according to the "House Way," the player-dealer may set his/her hand any way they wish so long as the hand is not set foul. (player-dealers hand can not be set foul. Then each player's hand is exposed, in turn, and compared to the player-dealer's hands to determine the winners, losers, or tie hands.

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

How Winners are Determined and Paid

The Fortune Pai Gow Poker 1.0 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 1.0 game wagers are paid 1 to 1.

The Fortune Pai Gow Poker 1.0 game wager loses if the two card hand and the five card hand held by the player ranks lower than the player-dealer's two card hand and the five card hand.

The Fortune Pai Gow Poker 1.0 game wager "pushes" if one of the hands held by the player ranks higher than the player-dealer's corresponding hand, and the player's other hand ranks lower than the player-dealer's corresponding hand. In this case, neither the player nor the player-dealer wins or loses; the wager is a "push" and is returned to the player.

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

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

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

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

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

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

- The casino dealer leaves the "Envy" button, if applicable, next to the player's Fortune Pai Gow Poker 1.0 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.

Bonus Bets

Fortune Bonus Bet

For each seated position, there shall be one separate and specifically designated area for the placement of a Fortune Bonus Bet wager. A player may place a Fortune Bonus Bet regardless if they have also placed a Fortune Pai Gow Poker 1.0 game wager. The Fortune wager may exceed the base game wager.

The Fortune Bonus Bet takes into account the first seven (7) cards dealt as a player's hand. In the event that the first seven (7) cards dealt to a player that placed a Fortune Bonus Bet wager is a pre-determined and designated qualifying hand, as shown below, the Fortune Bonus Bet wager shall win. The player shall then receive a monetary payout based on the bonus hand that the player has received and the paytable, 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.

A Joker can only be used to complete a straight or a flush. If it can't be used to complete a straight or flush the joker will be used as an Ace on the Fortune Bonus Bet.

The Fortune Bonus Bet wager remains in action regardless of whether the player's Fortune Pai Gow Poker 1.0 game wager wins, loses,pushes or is placed.

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.

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. 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 paytable, 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 1.0 game wager.

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

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

BONUS BET PAYTABLE

Hand		
	Pays	**Envy**
7 Card Straight Flush (No Joker)	8,000 to 1	$5,000
Royal Flush + Royal Match	2,000 to 1	$1,000
7 Card Straight Flush (With Joker)	1,000 to 1	$500
5 Aces	400 to 1	$250
Royal Flush	150 to 1	$50
Straight Flush	50 to 1	$20
4 of a Kind	25 to 1	$5
Full House	5 to 1	
Flush	4 to 1	
3 of a Kind	3 to 1	
Straight	2 to 1	

Collection Fees

For table limits and collection rate schedules for the game of Fortune Pai Gow Poker 1.0 please refer to the California Collection Rates approval **(GEGA-000392).**

NAPA VALLEY CASINO

Omaha

Omaha is a community card poker game that is played with a standard 52-card deck. The game starts to the left of the dealer button. The blind bet(s) are made from the position(s) left of the dealer button and are forced bets which must be made before the cards are dealt.

Each player is dealt four cards, one at a time, in turn and face down (hole cards) as their initial hand. A round of betting occurs for players who are continuing to contend for the pot. Three board cards are turned face up (flop) in the middle of the table (community cards). The community cards are available for all players to use. The second round of betting occurs. The fourth community card is turned face up (the turn), followed by a third round of betting. A final community card (the river) is turned up and a fourth and final round of betting occurs. After the final round of betting has been completed, a player must use a combination of two hole cards and three community cards to make their highest ranking five-card poker hand. The highest five card poker hand wins the pot. In the event of a tie, the pot will be equally split.

Omaha Hi-Low Split

(8 or Better)

Omaha Hi-Low Split is a community card poker game that is played with a standard 52-card deck. In order for a hand to qualify for the low hand, it must contain an 8 or Better (lower) at showdown. The game starts to the left of the dealer button. The blind bet(s) are made from the position(s) left of the dealer button and are forced bets which must be made before the cards are dealt.

Each player is dealt four cards, one at a time, in turn and face down (hole cards) as their initial hand. A round of betting occurs for players who are continuing to contend for the pot. Three board cards are turned face up (flop) in the middle of the table (community cards). The community cards are available for all players to use. The second round of betting occurs. The fourth community card is turned face up (the turn), followed by a third round of betting. A final community card (the river) is turned up and a fourth and final round of betting occurs. After the final round of betting has been completed, each player may use any two hole cards with three community cards to make the highest five-card poker hand, and any two hole cards with three community cards to make the lowest qualifying five-card poker hand. The lowest qualifying five-card poker hand is Ace, 2, 3, 4, 5. Players must qualify for the low hand with a hand containing an 8 or better (lower). The pot is split equally between the players with the highest ranking hand and lowest qualifying hand. If no player has a low qualifying hand, the player with the highest ranking five-card poker hand wins the entire pot. In the event of a tie, the pot, or portion of the pot, if the tie is for high or low hand only, is split equally.

EZ BACCARAT™

Panda 8

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EZ BACCARAT PANDA 8

Type of Game

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

Object of the Game

The object of the game is to 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 Panda 8, 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
Natural 9	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.
Natural 8	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.
Nine or Eight	A three card hand that has a value of nine or eight.
Seven through Zero	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 a standard blackjack table that accommodates up to seven players and a player-dealer position for a total of eight 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 permitted on all wagers

EZ BACCARAT PANDA 8

Dealing Procedures and Round of Play

At the start of a game a player is offered the player-dealer position. Once 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 8 to 1;
- The Dragon 7 Bonus Bet, which pays 40 to 1.
- The Panda 8, which pays 25 to 1.
- The player does not have the option to place wagers on both the player and banker line.

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
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

EZ BACCARAT PANDA 8

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

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: all player line wagers, all banker line wagers, all Tie Bet wagers, all Panda 8 wagers, and then all 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 respective players.

How Winners are Determined and Paid

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-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 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 8 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.

EZ BACCARAT PANDA 8

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 does not have to place a base game wager in order to place a Dragon 7 Bonus Bet wager.
- Back-line betting is 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.

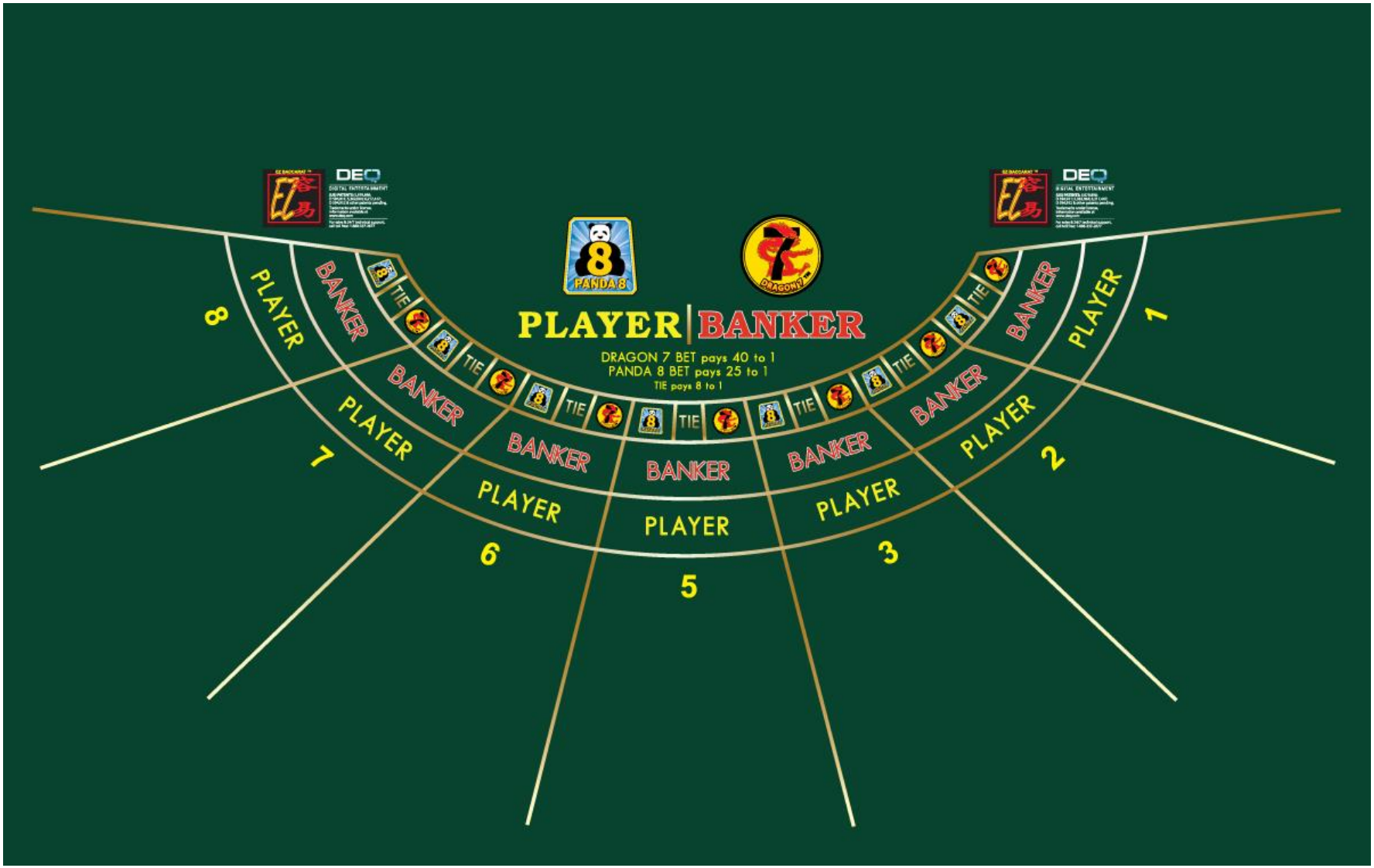
Panda 8 Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Panda 8 Bet wager. A player does not have to place a base game wager in order to place a Panda 8 Bet wager.
- Back-line betting is 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 Rates

For table limits and collection rate schedules for the game of EZ Baccarat Pnada 8, please refer to the Bureau approved California Collection rates (**GEGA-000392**).

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.