Texas Hold'em and Omaha

Texas Hold'em Description:

Each player receives two cards dealt face down, as their initial hand. After both of these cards have been delivered, there is a round of betting at the lower limit ($3 in a 3-6 game). Players put up blinds instead of antes. Blinds are bets made before any cards are dealt. Players must call the largest blind bet (Big Blind), plus any raises, to continue in the hand. Otherwise, players may fold in turn.

Three community cards (called "the Flop") are then turned face up in the center of the table. Players now have the option to check, if nobody has bet yet. If there is a bet, players must call the bet plus any raises or fold. There is then a second round of betting at the lower limit. The dealer turns a fourth card (the "Turn" card) face up in the center of the table, and another round of betting, at the higher limit occurs ($6 in a 3-6 game). The dealer turns up a fifth and final card (the "River" card), after which a final round of betting occurs, at the higher limit. These five cards are community cards, shared by all active players at the table. The dealer does not get a hand. Players play against each other only.

At the completion of each hand, each active player will have 7 cards - 2 personal cards dealt face down and 5 community cards (the board) face up in the center of the table. A player may use any combination of five cards (e.g. one in their hand, four from the board, etc.) to determine their highest hand. A player may also play just the five cards on the board (play the board).

Hold'em uses a dealer button to indicate the player who will be last to receive cards on the initial deal and the last to act on all betting rounds (except the first). One or more blind bets are used to start the action and initiate play. Blinds are posted before the start of the hand and may count toward the players' bets. Blinds are posted by players who sit in consecutive order from the button. Action is initiated on the first betting round by the player on the immediate left of the Big Blind. On all subsequent betting rounds the action is initiated by the first active player clockwise from the dealer button. Blinds are considered to be live and if there are no raises, may raise themselves when the action comes to them.

Omaha 9 or better High-Low Split(with a 1/2 Kill) Description

Omaha is like Hold'em, except: 1. Players are dealt four cards as their initial hand. 2. Players must use exactly two cards from their hand and three cards from the board to make their best five card poker hand. 3. The Rancho's Club Casino plays Omaha High-Low Split. 4. Rancho's Club Casino plays Omaha with a half-kill.

In Omaha High-Low Split, the high hand splits the pot if there is a qualifying low hand. To qualify for the low players must have a 9 or better (lowest possible low hand is A 2 3 4 5). Players may use any two cards, from their hand, for the high and any two cards for the low. If there is no qualifying low hand, the high wins the entire pot. If two or more players have the same high hands they will split the high hand's portion of the pot equally. If two or more players have the same low hands they will split the low hand's portion of the pot equally.

In a game with a half kill, if a player "scoops" the main pot and that pot is $60 or more, the player posts a blind bet ($6 in a 4 - 8 game) and the limit goes up (to 6 - 12 in a 4 - 8 game) for the next hand only.

Rules

1. Forced blinds are considered to be live. If there are no raises, blinds may raise themselves.

2. In all Hold'em and Omaha games, the lower limit will be used on the initial betting round and the flop, and the higher limit on the last two cards.

3. If a player's hole card is exposed on the initial deal, it will be replaced with the top card on the deck after the deal has been completed. The exposed card will be placed face up on top of the deck and used as the burn card before the flop. If two or more cards are exposed on the deal, it is a misdeal.

4. A bet and three raises are allowed, unless it's head-up (then there's never a limit).

5. Check and raise is allowed.

6. A card dealt off the table will be treated as an exposed card. A card dropped off the table may not automatically kill a player's hand.

7. If a player is dealt more or less cards than entitled to and it is discovered before there is any action, it is a misdeal. If not, the action continues and any blinds or bets that a player has in the pot are forfeited.

8. If four cards are accidentally turned by the dealer on the flop, the 4th card will be taken back and used as the burn card, if it can be identified. If it can't or five or more cards are exposed on the flop, the flop will be taken back and reshuffled, except the burn card which remains burned. No new burn card will be used.

9. If cards are flopped by the dealer before all betting is completed, the entire flop will be taken back and reshuffled. After the betting is completed, a new flop will be put up. The burn card remains burned and no new card is burned before the flop.

10. If the dealer turns up the 4th card, before the round of betting is completed, the turn card will be taken back. After the round of betting is completed, the next card will be burned and the 5th card put down in the 4th card's place. After the next betting round is completed, the dealer will reshuffle the deck, including the card that was taken out of play, but not the burn cards or the discards. The dealer will then turn the 5th card without burning.

11. If the 5th card is turned up, before betting is completed, it will be reshuffled in the same manner as the previous rule.

12. If a player misses any of the blinds for any reason, the player may resume play by:
1. Posting – If all the blinds were missed, a player must put up the amount of the Big and Middle Blinds. If a player misses the Middle and Small Blinds or just the Small Blind he/she posts what he/she missed. If the player posts, up to the amount of the Big Blind plays for the player. 2. Waiting for the Big Blind. 3. Buying the button. The first player to the left of the dealer button may "buy the button" by putting up the large and small blinds (only the amount of the big blind plays for him/her).

Omaha

(High, Low, and High-Low Split)

1) Omaha is played with a standard fifty-two (52) card deck or with 53 cards when played with a joker, 54 cards when played with two jokers, etc.

2) Players may ante and/or put in blinds. (Antes and blinds are bets that may be made before the cards are dealt.) (We are currently using blinds in all poker games.)

3) Each player is dealt one card, face down, in turn, until each player has four cards and a round of betting follows.

4) Three community cards are then dealt face up in the center of the table. A round of betting follows.

5) A fourth community card is dealt face up on the table. A round of betting follows.

6) A fifth community card is dealt face up on the table. A round of betting follows.

7) The remaining players expose their hands to determine the winner or winners.

8) Using any two cards out of the four cards in a player's hand along with any three of the five community cards on the table, each player's best five-card poker hand is established to determine the winner or winners.

9) Winning hands may be the highest ranking five-card poker hand, the lowest ranking five-card poker hand possible, or the highest and the lowest (qualifying) ranking hand (s) may split the pot. (We are currently using A 2 3 4 5 as the lowest low hand; Rancho's Club Casino reserves the right to change the lowest hand with notice to the division.) If two or more players have the same high hands, they will split the high portion of the pot equally. If two or more players have the same low hands, they will split the low portion of the pot equally.

10) In any given betting round, if a player bets in turn and no other player calls, the player who bet wins the pot and that hand is over. Blinds are considered bets made in turn.

11) Betting limits:
    - A) No Limit
    - B) Pot Limit
    - C) Spread Limit
    - D) Straight Limit
    - E) Fixed Limit

Rules for Omaha (High, Low, and High-Low Split)

1) If four cards are accidentally turned by the dealer on the flop, the 4th card will be taken back and used as the burn card, if it can be identified. If five or more cards are exposed on the flop, it will be taken back and reshuffled, except the burn card which remains burned. No new burn card will be used.

2) If cards are flopped by the dealer before all betting is completed, the entire flop is taken back and reshuffled.

3) If the dealer turns up the 4th card on the board before the round of betting is completed, the next card is burned and the 5th card is put down in the 4th card's place. After the betting is completed, the dealer will reshuffle the deck, including the card that was taken out of play, but not the burn cards or the discards. The dealer will then turn the 5th card without burning.

4) If the 5th card is turned up before betting is completed, it shall be reshuffled in the same manner as the previous rule.

5) Check Raise may or may not be allowed.

6) There may or may not be a limit on the number of raises.

7) The house may have a rule that if a player wins two hands in a row he must kill-it. The stakes are increased (doubled unless otherwise stipulated) for the next hand. The player who won two hands in a row must put up a blind bet prior to the hand being dealt (even if the player chooses to leave the game that hand). If the player who had to kill the pot wins again he continues to kill-it until he loses.

8) The house may have a rule that any player who wins a pot of a predetermined amount must kill-it the next hand.

9) The house may allow players to kill-it in certain designated games.

10) The house may allow a new player to kill-it when entering the game or an existing player to kill-it when he misses the blinds.

11) Any player may object to a player killing it unless it's a forced kill.

12) Players must use two of their four hole cards to make a hand.

13) When using a qualifier for low hand, in High-Low Split, and no hand qualifies for the low, the high hand wins the whole pot.

14) The house may allow the use of Jokers or Wild Cards.

Betting Structures for Omaha (High, Low, or High-Low Split)

All games are table stakes. Therefore, players cannot bet more than they have on the table, in chips, at the beginning of the hand. In addition, no player can lose rights to money he's put in the pot due to insufficient funds. Players will be considered all-in at the point that they run out of chips and will not be forced to call any future bets for that hand. All-in players can win, from the other active players, only what proportionally is in the pot at the point at which they are all-in.

In any Omaha game, regardless of the limit, the house may stipulate, before the game begins, how and whether or not blind bets will be put up. The house may also stipulate how and whether or not antes are to be put up. Blinds may be any predetermined amount and may or may not directly relate to the limit of the game currently being played.

No Limit

Before the flop:

1) Players (except for players going all-in) must call at least the minimum bring-in, plus any raises made, in order to continue in a hand or fold. Therefore, players may never check before the flop.

2) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) Players may bet all of the chips that they have on the table, anytime it is their turn to bet.

On all rounds of betting after the flop:

1) Players may check or bet an amount equal to or greater than the minimum bring-in (except for players going all-in).

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

4) Players may bet all of the chips that they have on the table, anytime it is their turn to bet.

Pot Limit

Before the flop:

1) Players (except for players going all-in) must call at least the minimum bring-in, plus any raises made, in order to continue in a hand or fold. Therefore, players may never check before the flop.

2) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

On all rounds of betting after the flop:

1) Players may check or bet an amount equal to or greater than the minimum bring-in (except for players going all-in).

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

General:

1) In games where single dollar chips are involved in the blind, the pot total will be rounded to the nearest $5.

2) Players may not at any time bet more than the amount in the pot, but may always bet up to the amount in the pot.

3) Money put into the pot to call a bet is automatically added to the size of the pot in order to compute the maximum amount a player can raise.

Spread Limit

Before the flop:

1) Players (except for players going all-in) must bet at least an amount equal to the lower limit, and no larger than the upper limit, in order to continue in the hand or fold. Therefore, players may never check before the flop.

2) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

On all rounds of betting after the flop:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet at least an amount equal to the lower limit, and no larger than the upper limit.

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

Fixed Limit

Before the flop:

1) Players (except for players going all-in) must bet an amount equal to the lower limit in order to continue in the hand or fold (e.g. $3 in a $3 - $6 game). Therefore, players may never check before the flop.

2) All raises must be in increments of the lower limit. All-in bets are the only exception.

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

After the flop:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet an amount equal to the lower limit (e.g. $3 in a $3 - $6 game).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be in increments of the lower limit. All-in bets are the only exception.

After the turn:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet an amount equal to the higher limit (e.g. $6 in a $3 - $6 game).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be in increments of the higher limit. All-in bets are the only exception.

After the river:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet an amount equal to the higher limit (e.g. $6 in a $3 - $6 game).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be in increments of the higher limit. All-in bets are the only exception.

Straight Limit

Before the flop:

1) Players (except for players going all-in) must bet an amount equal to the betting limit in order to continue in the hand or fold (e.g. $30 in a straight $30 game). Therefore, players may never check before the flop.

2) All raises must be in increments of the stipalated limit (unless going all-in).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

On all rounds of betting after the flop:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet an amount equal to the betting limit (e.g. $30 in a straight $30 game).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be in increments of the betting limit. All-in bets are the only exception.

Lowball

1) Lowball is played with a standard fifty-two (52) card deck or with 53 cards when played with a joker, 54 cards when played with two jokers, etc.

2) Players may ante and/or put in blinds. (Antes and blinds are bets that may be made before the cards are dealt.)

3) Each player is dealt one card, face down, in turn, until each has five cards.

4) A round of betting follows.

5) Remaining players are allowed to draw cards (exchanging cards in their hands for different cards from the dealer).

6) Another round of betting follows.

7) The remaining players turn their hands face up to determine the winner.

8) The winning hand is the lowest ranking five-card poker hand, or the highest and the lowest ranking hand (s) may split the pot. At any given point during the hand, after the initial deal, if only one active player remains, the remaining player wins the pot and the hand is over.

9) In any given betting round, if a player bets in turn and no other player calls, the player who bet wins the pot and that hand is over. Blinds are considered bets made in turn.

10) Betting limits:
    - A) No Limit
    - B) Pot Limit
    - C) Spread Limit
    - D) Straight Limit
    - E) Fixed Limit

Rules for Lowball Poker

1) After the draw, the first person, in order of action, with a seven or better must bet or they lose all rights to action after the draw.

2) The best hand is A-2-3-4-5. The worst hand is K-K-K-K-Q. A pair, three of a kind, and a full house count against players in lowball. However, flushes and straights do not.

3) Aces are always low.

4) A joker, if used, is considered the lowest card not already in a player's hand.

5) The house may have a rule that if a player wins two hands in a row he must kill-it. The stakes are increased (doubled unless otherwise stipulated) for the next hand. The player who won two hands in a row must put up a blind bet prior to the hand being dealt (even if the player chooses to leave the game that hand). If the player who had to kill the pot wins again he continues to kill-it until he loses.

6) The house may have a rule that any player who wins a pot of a predetermined amount must kill-it the next hand.

7) The house may allow players to kill-it in certain designated games.

8) The house may allow a new player to kill-it when entering the game or an existing player to kill-it when he misses the blinds.

9) The house may allow a player to kill-it before the third card is dealt. However, in order to do this the player wishing to kill-it must have, in front of him, four times the amount necessary to kill-it.

10) Any player may object to a player killing it unless it's a forced kill.

11) There may or may not be a limit to the number of raises.

12) If a card is exposed on the deal; players must keep a five or lower, a six or higher will be replaced with the first card after the deal is complete and the exposed card will be used as the burn. On the draw, if cards are exposed, the dealer will continue giving all the players their cards until everyone has had a chance to draw. Then the dealer will replace the exposed cards with the next cards off the deck.

13) All cards dealt off the table are treated like an exposed card.

14) Once action has started after the draw the dealer may not tell any player how many cards another player drew.

15) Check Raise may or may not be permitted.

16) If two or more players are dealt 6 cards it's a misdeal. If the first player to receive cards receives a sixth card and the dealer knows which card is the sixth card, the card will be taken back and used as the burn card (as long as the player has not looked at the card).

17) The last card of the deck is never given out. However, if the dealer should run out of cards on the draw. The last card and all the discards (not including the burn card) would be shuffled up, the dealer would again burn, and then complete the draw.

18) Any player may request to see any hand which is still live after all the action is complete. However, if the player with the winning hand requests to see another player's hand, the hand remains live even if previously killed.

Betting Structures

All games are table stakes. Therefore, players can not bet more than they have on the table, in chips, at the beginning of the hand. In addition, no player can lose rights to money he's put in the pot due to insufficient funds. Players will be considered all-in at the point that they run out of chips and will not be forced to call any future bets for that hand. All-in players can win, from the other active players, only what proportionally is in the pot at the point at which they are all-in.

In any Lowball game, regardless of the limit, the house may stipulate, before the game begins, how and whether or not blind bets will be put up. The house may also stipulate how and whether or not antes are to be put up. Blinds may be any predetermined amount and may or may not directly relate to the limit of the game currently being played.

No Limit

Before the Draw:

1) Players (except for players going all-in) must call at least the minimum bring-in, plus any raises made, in order to continue in a hand or fold. Therefore, players may never check before the draw.

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

4) Players may bet all of the chips that they have on the table, anytime it is their turn to bet.

After the Draw:

1) Players may check or bet an amount equal to or greater than the minimum bring-in (except for players going all-in).

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

4) Players may bet all of the chips that they have on the table, anytime it is their turn to bet.

Pot Limit

Before the Draw:

1) Players (except for players going all-in) must call at least the minimum hring-in, plus any raises made, in order to continue in a hand or fold. Therefore, players may never check before the draw.

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

After the Draw:

1) Players may check or bet an amount equal to or greater than the minimum bring-in (except for players going all-in).

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

General:

1) In games where single dollar chips are involved in the blind, the pot total will be rounded to the nearest $5.

2) Players may not at any time bet more than the amount in the pot, but may always bet up to the amount in the pot.

3) Money put into the pot to call a bet is automatically added to the size of the pot in order to compute the maximum amount a player can raise.

Spread Limit

Before the Draw:

1) Players (except for players going all-in) must bet at least an amount equal to the lower limit, and no larger than the upper limit, in order to continue in the hand or fold. Therefore, players may never check before the draw.

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

After the Draw:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet at least an amount equal to the lower limit, and no larger than the upper limit.

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be equal to or greater than the size of the previous bet or raise (except for all-in bets).

Fixed Limit

Before the Draw:

1) Players (except for players going all-in) must bet an amount equal to the lower limit in order to continue in the hand or fold (e.g. $3 in a $3 - $6 game). Therefore, players may never check before the draw.

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be in increments of the lower limit. All-in bets are the only exception.

After the Draw:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet an amount equal to the higher limit (e.g. $6 in a $3 - $6 game).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be in increments of the higher limit. All-in bets are the only exception.

Straight Limit

Before the Draw:

1) Players (except for players going all-in) must bet an amount equal to the betting limit in order to continue in the hand or fold (e.g. $30 in a straight $30 game). Therefore, players may never check before the draw.

2) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

3) All raises must be in increments of the stipulated limit (unless going all-in).

After the Draw:

1) Players may check as long as no other player has bet.

2) Players wishing to bet (except for players going all-in) must bet an amount equal to the betting limit (e.g. $30 in a straight $30 game).

3) If there is a bet, the remaining players must call the bet (unless all-in), raise the bet, or fold.

4) All raises must be in increments of the betting limit. All-in bets are the only exception.

RANCHO'S CLUB CASINO

COLLECTION RATES
(06/12/08)

All Limit & No Limit Poker Games

Table Limit	Collection Rate
All Limit & No Limit Games	$5.00

Collection fees will be taken from the pot.

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

Standards of play:

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

In Fortune Pai Gow Poker, a player can place an optional Fortune Bonus Bet ranging from a minimum of $1 to a maximum of $25. A player that wagers at least $5 on the Fortune Bonus Bet qualifies for and Envy Bonus prize.

Type of card deck used:

Fortune Pai Gow Poker is played with a standard fifty-two (52) card deck. A joker may be added for the Joker's Wild version, for a total of fifty-three (53) cards. Jokers can be used to complete a straight, flush, or straight flush, or used as a single Ace.

The hand rankings are as follows:

Rank	***Combination of Cards***
1st	7 Card Straight Flush (Seven cards, same suit, ranked in order; i.e. 4-5-6-7-8-9-10 of hearts)
2nd	Royal Flush + Royal Match (10-J-Q-K-A of the same suit + Q-K suited)
3rd	7 Card Straight Flush w/ Joker (Seven cards, same suit, ranked in order w/a Joker; i.e. 4-5-Joker-7-8-9-10 of hearts)
4th	Five Aces (A-A-A-A-Joker)
5th	Royal Flush (10-J-Q-K-A of the same suit)
6th	Straight Flush (Five cards, same suit, ranked in order; i.e. 6-7-8-9-10 of hearts)
7th	Four-of-a-kind (Four cards of the same rank; for example, 5-5-5-5) The highest-ranked cards win should the p/d and player both have a four-of-a-kind
8th	Full House (Three-of-a-kind and one pair) The highest-ranking three-of-a-kind wins; i.e. K-K-K-7-7 beats a 10-10-10-A-A
9th	Flush (Five cards, same suit, regardless of ranking; i.e. 5-8-9-Q-K of spades)
10th	Straight (Five cards of different suits ranked in order)
11th	Three-of-a-kind (Three cards of the same ranking; for example, Q-Q-Q)
12th	Two Pair (Two sets of pairs)
13th	A Pair (Two cards of the same value)
14th	High Card

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

Dealing procedures:

- The casino dealer deals the cards into seven piles of seven cards.
- After individual wagers are placed in the circle in front of the players, the player/dealer will be offered the dice cup, which contains three dice, to shake. The Casino dealer opens the dice cup, and the number of dots facing up on the dice determines the seated player who will receive the first set of cards (chosen by the player/dealer in the previous step) and the action button. If the dots on the dice equal 1, 8 or 15, the player/dealer receives cards first, and the player sitting left of the player-dealer receives the action button.
- Each seated-position receives a pile of seven cards face down. If there is no wager at a seated position, the pile will be retrieved by the Casino dealer and will be placed in the discard tray.

Number of players in the game:

A maximum of seven players including the player/dealer position.

How and when are house fees collected:

House fees and procedures will be determined by each cardroom submitting the game for approval.

Betting scheme:

Players may place wagers bearing in mind the posted table minimum and maximum. Players must make a standard Pai Gow wager and then have the option to make a Fortune Bonus wager as well. The Fortune Bonus Bet amount can be a minimum of $1 to a maximum of $25. If a player wagers at least $5 on the Fortune bonus, the player qualifies for the Envy Bonus and the Casino dealer must place an Envy button next to the Fortune Bonus wager.

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

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

<u>How winners determined and paid:</u>

- Once the player/dealer's hands are set, each player's hand is exposed, in turn, and compared to the player/dealer's hands to determine the winners, losers, or tie 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 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 dealer leaves the Envy button, if applicable, next to the player's original wager and payouts. The 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 wager.
    - ➢ The dealer leaves the Envy button, if applicable, next to the player's original wager and payouts. The 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 or for the player/dealer's hand.

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

Round of Play

- Each player and the player/dealer put up any bets they wish to place for the next hand. Players have the option of placing a Fortune Bonus bet at this time as well.
- The casino dealer will then follow the, Bureau approved, procedures for the standard Pai Gow Poker game(s) offered at the cardroom.
- Once the player/dealer's hands are set, each player's hand is exposed, in turn, and compared to the player/dealer's hands to determine the winners, losers, or tie hands.
- In all winning bets, the players are paid 9 to 10 of their total wager to the extent the Player/Dealer's wagers covers the action.
- 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 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 dealer leaves the Envy button, if applicable, next to the player's original wager and payouts. The 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 wager.
    - ➢ The dealer leaves the Envy button, if applicable, next to the player's original wager and payouts. The 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.

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

- 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 or for the player/dealer's hand.

- The cards are collected, shuffled and a new round begins.
- The player/dealer collects all losing Bonus wagers and pays all winning Bonus wagers.
- 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.

Type of gaming table utilized for this game:

An industry standard Pai Gow Poker table will be used to play Fortune Pai Gow Poker. A table felt with the game name and segregated marked Fortune Bonus bet areas.

Glossary of terms used in the controlled game:

Action Pile	The pile chosen by the player/dealer, before the hand begins, which will be given out to the seated-position determined by the shake of the dice cup.
Action Button	A token used to designate where the settling of bets will begin (the action).
Action	The player position where the settling of bets begins.
Copy	When a players hand is ranked equally to the player/dealers hand.
Envy Bonus	A payout that is made if a player wagers at least $5 on the Fortune Bonus bet and at least one player has a four of a kind or higher, all players with Envy buttons win.

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

Fortune Bonus An optional wager that can be placed by a player and paid according the paytable.

Player/Dealer Seated-position that, for any given hand of play, all other players at the table are playing against. The player in that position taking the Player/dealer position is also referred to as the Player/dealer.

Seated-positions The seven designated positions on the table (often designated with a number) where players may place bets and receive a hand.

Push When a player wins either the high or the low hand and the player/dealer wins the other.

PAYTABLE

	FPG-02	
	Pays	**Envy**
7 Card Straight Flush	5,000 to 1	$1,000
Royal Flush + Royal Match	1,000 to 1	$250
7 Card Straight Flush with Joker	750 to 1	$100
5 Aces	250 to 1	$50
Royal Flush	100 to 1	$25
Straight Flush	50 to 1	$10
4 of a Kind	20 to 1	$5
Full House	5 to 1	
Flush	4 to 1	
3 of a Kind	3 to 1	
Straight	2 to 1	
Three Pair	Push	

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

House Way

Pai Gow Poker House Way		
Hand	**How To Play**	**Example**
No Pair	Put 2nd & 3rd highest cards in front.	K♥Q♦ A♠10♥8♠7♠2♣
One Pair	Put pair in back, highest two other cards in front.	Q♠J♥ 10♣10♦8♣6♦3♦
Two Pair Big pair is: A's, K's, Q's.	Put small pair in front	8♠8♥ Q♥Q♦9♦7♦3♣
Big pair is: J's, 10's, 9's.	Put both pairs in back if you can put an Ace or Joker in front, otherwise split.	A♦5♣ 10♣10♦6♥6♠3♣ 8♣8♦ 9♠9♣Q♥7♠3♣
Big pair is: 8's, 7's, 6's.	Put both pairs in back if you can put a King or higher in front, otherwise split.	K♠9♠ 7♠7♣4♥4♦3♠ 4♥4♦ 7♠7♣Q♣9♠3♠

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

Big pair is: 5's, 4's, 3's.	Put both pairs in back if you can put a Queen or higher in front, otherwise split.	Q♠10♦ 5♠5♦2♠2♦8♥ 2♠2♦ 5♠5♦J♠10♦8♥
Three Pair	Put high pair in front.	10♦10♣ 9♠9♣5♦5♥3♦
Three of a Kind: Aces	Put an Ace and next highest card in front.	A♦Q♠ A♥A♦9♠8♠2♣
Kings and Below	Put three of a kind in back, two other highest cards in front.	Q♦9♠ K♥K♦K♣7♣2♦
Two Sets	Put pair from higher set in front.	K♥K♦ 6♥6♠6♣K♠9♦
Five Aces	Put pair of Aces in front.	A♠Joker A♥A♣A♦8♦3♣
Straight or Flush: With no pair	Put two highest cards in front that will leave completed hand in back.	8♣7♠ 6♥5♠4♦3♣2♦
With one pair	Put highest possible two cards (pair or no pair) in front that will leave completed	K♣Q♥ Q♦J♥10♠9♠8♣

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

	hand in back.	3♠3♥ A♣K♥Q♥J♦10♣
With two pair	Play according to two pair strategy.	3♣3♥ 6♦6♠5♥4♣2♦
With three of a kind	Put completed hand in back, pair in front.	9♦9♠ 9♣8♥7♦6♠5♣
Full House	Put highest possible pair in front.	9♠9♥ 5♥5♣5♠9♣4♣
Four of a Kind A's, K's, Q's.	Play four of a kind in back if you can put at least a pair in front, otherwise split.	Q♦Q♠ Q♥Q♣A♣K♦4♥
J's, 10's, 9's.	Play four of a kind in back if you can put at least a King up front, otherwise split.	K♣J♠ 10♦10♠10♥10♣7♣ 10♥10♠ 10♦10♣8♦3♣2♥
8's, 7's, 6's.	Play four of a kind in back if you can put at least a Queen up front, otherwise split.	Q♦10♣ 7♠7♦7♥7♣2♦ 7♠7♦ 7♥7♣10♠9♠2♦

Pai Gow Poker & Fortune Pai Gow Poker Bonus Bet

5's and below	Never split.	K♠Q♦ 4♠4♦4♥4♣7♦

No Bust 21st Century Blackjack©

US Patent 6,845,981

No Bust 21st Century Blackjack© is a patented and trademark protected game under the following:

Patent Number*	Patent Date	Patent Name
6,855,051	February 15, 2005	No Bust 21 Blackjack
6,776,416	August 17, 2004	No Bust Blackjack Type Game
6,855,051	January 9, 2001	No Bust 21 Blackjack
7,022,015	April 4, 2006	No Bust 21 Blackjack

*Additional pending patents

Trademark	Trademark Number
21st Century Blackjack Trademark Registration	2,485,604
No Bust Blackjack Trademark Registration	2,404,922

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 22 or "Natural." (This hand pays 2 to 1)
- A "Natural" beats all other hands.
- Draw additional cards if needed.

VALUE OF CARDS

A plurality of standard decks of 52 cards with one (1) Joker per deck added, is used in the play of the game. The game can be played with a minimum of two (2) and a maximum of eight (8) decks.

- Any two card hand consisting of two (2) Jokers is a Natural 22 and beats all other hands.
- A Joker and any other card has a combined value of a hard 21, and is the second best hand.
- An Ace has a value of 1 or 11.
- Two aces have a value of 2 or 12
- Deuces through Tens count as their face value.
- Picture or face cards have a value of 10.

RANKING CHART

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	When combined with another Joker – 22 Combined with any other card – Hard 21

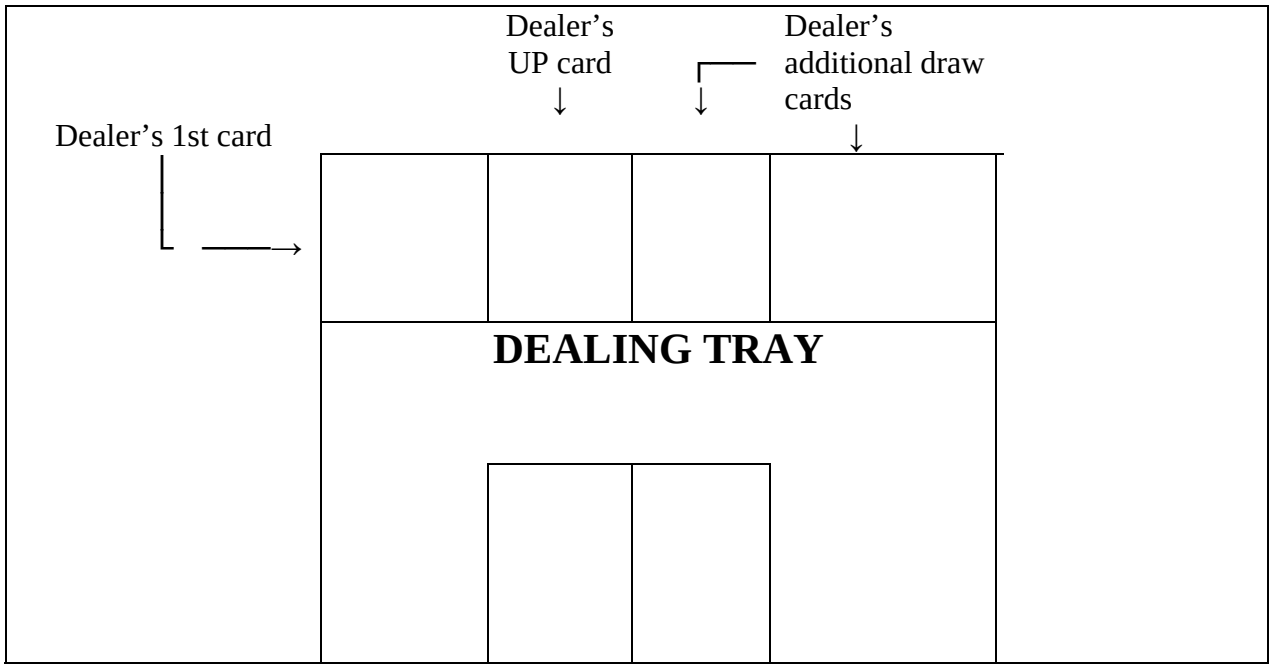
ROUND OF PLAY

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 a Joker added per deck. Two (2) Jokers are a NATURAL 22. A Joker combined with any other card is a Hard 21, and is the second best hand.
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. A maximum of five collection rates per table limit are allowed in compliance with the California Penal Code.
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. The Player-Dealer cannot win or lose more than their wager.
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 and drop them into a locked collection box affixed to the gaming table.
7. Play commences with the casino Dealer distributing the cards to the Players and the Player-Dealer. All cards are 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 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 face up card to the players, again starting at the Player to the first seated position to the left of the casino Dealer, in a clock-wise fashion. The Player-Dealer will receive their second card after all other players have made and set their hands.
9. 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 20 or 21, and "Naturals"	11 Or Less	12 - 19

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 deal the Player-Dealer their second card, face up.

11. The player to the left of the casino dealer is seat #1, and the numbers increase in a clockwise direction. The Player-Dealer's seat is never counted. The settling of the wagers, referred to as Action, begins at the seat determined by the second card dealt to the Player-Dealer, and will be done in a counter-clockwise manner until all wagers have been acted upon. An Ace is counted as one (1).
12. 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:



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

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, beginning with the designated Action position. 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. 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" 22 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 hand is a push or tie, and no action is taken.
6. The Player-Dealer wins all ties or 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.
8. A two card 22 beats all other hands.
9. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
10. 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 table limit 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.
11. Backline betting is allowed.
12. 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& INSURANCE**
- DOUBLE-DOWN
    - Players can double-down on any two (2) cards dealt to them, except a hand with a Joker. 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 pair or any two cards of the same value or rank originally dealt to them, except for two (2) 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. Players may double-down after each split, and split up to three times.

- 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.
- 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 after their first two (2) cards are dealt (before the Player-Dealer receives their second card), and will only forfeit half of their original wager.

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.

Buster Blackjack Side Wager

Buster Blackjack is an optional wager attached to No Bust 21st Century Blackjack (hereafter **NB21**). 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 <u>no collection</u> for the extra wager.

<u>Rules of Play</u>

1. The Buster Blackjack side wager is an <u>optional bet</u> offered to all players who placed an **NB21** wager. A player must participate in the base game in order to make the additional wager. Backline bettors are eligible.
2. Buster Blackjack side wagers must be placed prior to the initial deal.
3. The Buster Blackjack side wager cannot exceed the **NB21** original wager.
4. If the Player-Dealer does <u>not</u> or cannot have a Natural and the player has a Natural, the **NB21** wager is paid and the player's cards are put away. <u>The Buster Blackjack wager remains in action whether or not the player busts or is dealt a Natural</u>.
5. Once all players have made the decisions concerning their hands according to the rules for **NB21**, the Player-Dealer will reveal his hole card and play out his 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 wagers will be paid according to the posted Buster Blackjack pay table.
   b. If the Player-Dealer does not bust, all Buster Blackjack wagers will be collected in rotation to the extent of the money in action.

6. The Player-Dealer will pay all winning Buster Blackjack side wagers and will collect all losing Buster Blackjack side wagers.
7. In the event that the player/dealer's wager does not cover the amount wagered by the players, an action button will be used to designate where the action will begin. Additionally, each player's wager receives action in the following order: NB21 wager, Buster Blackjack side wager.

Note: If there are no **NB21** wagers remaining simply because all players have received a Natural, as long as there are Buster Blackjack side wagers, the Player-Dealer must complete his hand, if not 17 or greater.

Buster Blackjack Pay Tables and House Advantages
(All payouts are "to 1")

Number of Cards in Dealer's Busted Hand	Payout Odds
3	1
4	3
5	6
6	30
7	100
8 or more	200

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. If there is not an intervening person occupying the Player-Dealer's position, the game will be "broke" or stopped, as required by the California Penal Code.

RANCHO'S CLUB CASINO
CALIFORNIA COLLECTION RATES

No Bust 21st Century Blackjack

Schedule Options	Table Limit	Total Table Action	Player-Dealer Fee (per hand)	Player Fee
1	$3 - $1,000	$3 - $50	$0.50	$0.00
		$51 - $150	$1.00	
		$151 - $300	$2.00	
		$301 - $500	$3.00	
		$501+	$5.00	
2	$4 - $1,000	$4 - $40	$0.50	$0.00
		$41 - $80	$1.00	
		$81 - $200	$2.00	
		$201 - $300	$3.00	
		$301+	$5.00	
3	$5 - $1,000	$5 - $50	$0.50	$0.00
		$51 - $100	$1.00	
		$101 - $200	$2.00	
		$201 - $300	$3.00	
		$301+	$5.00	
4	$25 - $1,000	$25 - $75	$1.00	$0.00
		$76 - $200	$2.00	
		$201 - $400	$4.00	
		$401 - $1,000	$7.00	
		$1,001+	$10.00	
5	$40 - $1,000	$40 - $75	$1.00	$0.00
		$76 - $150	$2.00	
		$151 - $400	$4.00	
		$401 - $700	$7.00	
		$701+	$10.00	
6	$50 - $1,000	$50 - $100	$1.00	$0.00
		$101 - $200	$2.00	
		$201 - $600	$4.00	
		$601 - $1,200	$7.00	
		$1,201+	$10.00	
7	$100 - $1,000	$100 - $300	$3.00	$0.00
		$301 - $500	$5.00	
		$501 - $800	$8.00	
		$801 - $1,000	$10.00	
		$1,001+	$15.00	

8	$500 - $2,000	$500 - $1,000	$10.00	$0.00
		$1,001 - $2,000	$15.00	
		$2,001 - $3,000	$20.00	
		$3,001 - $4,000	$25.00	
		$4,001+	$30.00	

Pai Gow Poker

Schedule Options	Table Limit	Total Table Action	Player-Dealer Fee	Player Fee
1	$10 - $1,000	$10 - $45	$0.50	$0.00
		$46 - $195	$2.00	
		$196 - $495	$4.00	
		$496 - $795	$7.00	
		$796 +	$10.00	
2	$10 - $1,000	$10 - $50	$0.50	$0.00
		$51 +	$2.00	

EZ Baccarat

Schedule Option	Table Limit	Total Table Action	Player Fee	Player-Dealer Fee
1	$10 - $100	$5 - $200	$0.00	$1.00
		$201 - $400		$3.00
		$401 - $600		$5.00
		$601 - $800		$7.00
		$801+		$10.00

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PURE 21.5 Blackjack™

CA

Buster Blackjack

BUSTER BLACKJACK

PURE 21.5 BLACKJACK

OBJECT OF THE GAME

The object of Pure 21.5 Blackjack is for the players and the player-dealer to add the numerical value of their cards and:

- Achieve the best possible point total of 21.5 by getting a King, Queen, Jack, or Ten Bonus Card and an ace on the initial two cards dealt (Example King Bonus Card below). This hand pays 6 to 5.

- Get as close to 21.5 as possible, without going over.
- Draw additional cards if needed.

VALUE OF THE CARDS

The game uses a modified 52-card deck with aces through nines (the standard spades, hearts, clubs and diamonds) and 16 Bonus cards (four of each "king", "queen", "jack", and "ten" card). The game is played with a minimum of six decks to a maximum of eight decks.

- A King, Queen, Jack or Ten Bonus card and an Ace, on the initial deal, is the best possible hand. It is known as a “Pure 21.5 Blackjack” and pays 6 to 5.
- A King, Queen, Jack, or Ten Bonus card dealt with any other card is worth 10 and is added to the other card(s) point total.
- An ace has a value of either 1 or 11.
- All cards from 2-9 have their face value.
- King, Queen, Jack, or Ten Bonus cards have a value of 10 unless dealt with an Ace on the initial deal, and then they have a value of 10.5.

Ranking Chart	
Card	**Value**
K, Q, J, 10 Bonus card	10 or 10.5 when dealt w/ an ace
Ace	1 or 11
2 – 9	Hold their face value

ROUND OF PLAY

1. Pure 21.5 Blackjack is played on a raised gaming table. The table seats eight players who face the house dealer in a 180-degree seating arrangement. The tables are the standard blackjack tables commonly used in the casino industry. The house dealer stands opposite the players, and in the center of the table. The house dealer's chip tray is set in front of the dealer.

2. All tables will have some type of signage where the name of the game is displayed, along with the minimum and maximum wager allowed. The collection fee for the players and player-dealer will also be displayed. A maximum of five collection rates is allowed in compliance with the California Penal Code.

PURE 21.5 BLACKJACK

3. A standard round of play begins when a player-dealer is designated. The player-dealer will place a wager in a betting circle in front of their seat. That wager will be used to pay the winners and will set the amount that he/she can collect for the losers. The casino will place a button in front of the player-dealer, which designates that they are taking the "bank" position and further designates whether it is the first or second turn for the player-dealer in the banking position. The player-dealer will place the appropriate collection fee in front of his/her betting circle.

4. 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 appropriate collection fee based on the posted schedule for the cardroom. Prior to the start of play the house dealer will take collection fees and drop them into a locked collection box affixed to the gaming table.

5. After the fees have been collected, the house dealer will deal the cards to the players and the player-dealer. All cards dealt throughout the game are face up, with the exception of the player-dealer's second card, which will remain face-down until all players have acted on their hands. The house dealer is the only person on the table allowed to touch the cards. The players will signal the dealer with hand gestures that indicate whether they wish to hit or stand. The hand signals will be consistent with the industry standard signals of a sweeping motion towards a player's body, indicating a hit, or a side to side hand motion, indicating the desire to stand. The house dealer deals the first card to the player seated to the left of the player-dealer, and continues in a clock-wise manner. Each player will be dealt one card face up with the player-dealer receiving the last card. The player-dealer's cards will be placed in front of the house dealer.

6. The house dealer will deal a second card to the players in the same order noted above and the last card will go to the player-dealer and will be dealt face down. The players are given an opportunity, starting with the player seated to the left of the player-dealer, to be dealt additional cards to make the best possible hand. (Rules and procedures for splitting, doubling down and surrender will be outlined later).

7. Players must follow the below listed **Chart 1A** in deciding whether to hit or stand on a particular hand.

8. After all players have acted on their hands and indicated to the house dealer that they do not want or cannot receive additional cards, the player-dealer's down card will be turned up. This down card will determine where the "action button" is placed.

9. The game utilizes an action button to determine which player receives first action on their wager. The player-dealer's second card, which is dealt face-down, determines the position of the action button. The player-dealer position is not counted when determining where the action button shall be placed. The other seats, in clockwise rotation, starting with the player to the left of the house dealer and continuing left to right, respectively represent the numbers of the player-dealer's face down card. When determining where the action button will be placed, cards will hold the following values: Ace is one, 2 through 9 have their face value, jack is eleven, queen is twelve, and king is thirteen.

10. The player-dealer's hand will then be completed according to the rules listed on **Chart 1B**. Once the player-dealer's hand is completed, the payoff and/or collection of wagers will begin in the seat designated by the action button and continue in a clockwise manner until all wagers have been acted on.

11. Player-dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player-dealer wager. The house shall not participate as the player-dealer. The house shall not take a percentage of wagers placed in the game. There is no maximum on the player-dealer's wager.

PURE 21.5 BLACKJACK

12. The player-dealer's cards will always be dealt and placed in front of the house dealer's tray. The placement of the player-dealer's cards is standard in all games and is depicted below. See **Diagram #1**

13. The next round of play begins when the house dealer collects all the cards from the table and places them in the discard tray. The player-dealer position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

DIAGRAM #l

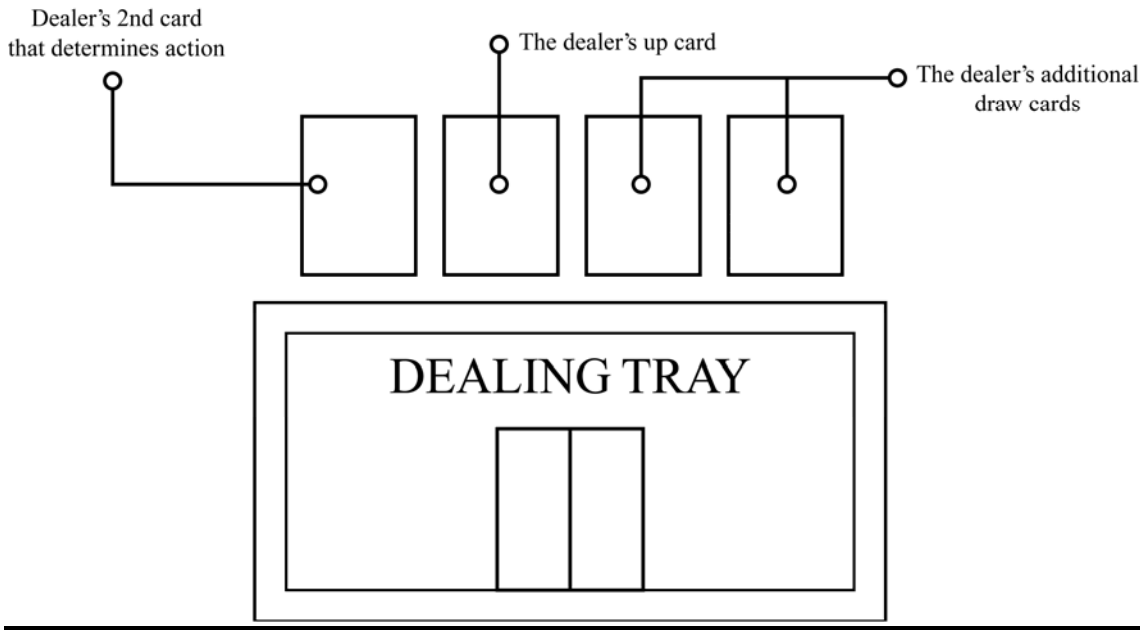


CHART 1A

PLAYER Options		
Must Stand on	**Must Hit on**	**Have Option on**
Hard 19 or more	Hard 11 or less	All other counts

CHART 1B

PLAYER-DEALER Options		
Must Stand on	**Must Hit on**	**Have Option on**
Hard 17 or more	Soft 17 or less	No Options

PURE 21.5 BLACKJACK

GAME RULES

1. A Pure 21.5 Blackjack (an ace and a King, Queen, Jack, or Ten Bonus card) is the best possible hand. If the player and the player-dealer's hand are both Pure 21.5 Blackjack the hand is a push or tie, and no action is taken on the wager.

2. If the player-dealer does not have a Pure 21.5 Blackjack, the players will be given the option to draw to improve their hands, in accordance with Chart 1A above. The player-dealer's face-down card will be checked by the house dealer, for a Pure 21.5 Blackjack, when the player-dealer's face-up card is an ace or King, Queen, Jack or Ten Bonus Card. This will happen prior to any additional cards being given to players. If the player-dealer has Pure 21.5 Blackjack, no additional action will take place and all players' hands that do not have a Pure 21.5 Blackjack will lose.

3. After all players have been given a chance to act on their hands, the player-dealer's hand will be completed in accordance with Chart 1B.

4. If a player's total is less than a Pure 21.5 Blackjack and the player-dealer's total is more than a Pure 21.5 Blackjack, the player wins the hand.

5. If a player's total is more than a Pure 21.5 Blackjack and the player-dealer's total is less than a Pure 21.5 Blackjack, the player loses the hand.

6. If a player and the player-dealer have the same total and it is less than a Pure 21.5 Blackjack, the hand is a push or tie. No action is taken on the wager.

7. If a player's total and the player-dealer's total are less than a Pure 21.5 Blackjack, the hand closest to a "Pure 2 1.5 Blackjack" will win.

8. If a player's total and the player-dealer's total are more than a Pure 21.5 Blackjack, the following will apply:

    a. If the player-dealer's hand is 888 (three eights) all players whose total is more than 21.5 push.

9. All collection rates and wagering limits will be posted at the table. They will not be based on any percentage.

10. Backline betting is permitted on all wagers.

13. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code, are permitted to play.

PURE 21.5 BLACKJACK

DOUBLE-DOWN, SPLIT, AND SURRENDER

1. Players can double-down on the first two cards dealt to them. The player must place a second wager which may be equal to or less than the player's original wager. The player will only receive one additional card, regardless of the total.

2. Players can split any pair or two (King, Queen, Jack, or Ten) Bonus cards. The player must place a second wager equal to the original wager. The player may draw as many cards as desired per split card. When splitting two Aces, the player only receives one additional card per ace. There is no splitting for less.

3. A maximum of three splits is allowed per hand, giving a player up to 4 hands. Doubling-down is permitted after splitting.

4. Players can surrender after the first two cards are dealt to them. If they choose to surrender, half of their wager will be forfeited. The player must indicate their desire to surrender before the player-dealer's down card is exposed. Their play for the hand will then cease.

5. The cardroom will take no extra collection fee on double downs or splits from the player or player-dealer.

6. All payoffs are to the extent that the player-dealer's money covers the action on the table. A Player /Dealer cannot win or lose more than the entire amount of money placed on the table before the start of the hand.

7. **Insurance**- If the player-dealer's face-up card is an ace, all players will have the option to place a separate "insurance" wager. They are wagering that the player-dealer's face-down card is a King, Queen, Jack, or Ten Bonus card, giving the player-dealer a Pure 21.5 Blackjack. Winning insurance wagers will pay 2 to 1. Insurance wagers may be equal to no more than ½ of a player's original wager.

BUSTER BLACKJACK BONUS BET

The Buster Blackjack wager 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.

Rules of Play

1. The Buster Blackjack Bonus Bet is an <u>optional wager</u> offered to all players who placed a game wager. Players may place a Buster Blackjack Bonus Bet wager for each game wager placed.
2. A player must participate in the game in order to make the Buster Blackjack Bonus Bet wager.
3. Buster Blackjack Bonus Bet wagers must be placed prior to the initial deal.
4. Back-line betting is permitted on the Buster Blackjack wager.
5. The Buster Blackjack Bonus Bet may be less than or equal to the game wager. However, the Buster Blackjack Bonus Bet may not exceed the bonus bet wager maximum of $25.00.
6. If the player-dealer does <u>not</u> or cannot have a Pure 21.5 Blackjack and the player has a Pure 21.5 Blackjack, the game wager is paid and the player's cards are put away. <u>The Buster Blackjack Bonus Bet remains in action whether or not the player busts or is dealt a Pure 21.5 Blackjack</u>.
7. Once all players have made the decisions concerning their hands according to the rules for game, the player-dealer will reveal his or her hole card and play out his 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's hand busts, all Buster Blackjack Bonus Bets will be paid according to the posted Buster Blackjack pay table.
   b. If the player-dealer's hand does not bust, all Buster Blackjack Bonus Bets will be collected in rotation to the extent of the money in action.

PURE 21.5 BLACKJACK

8. The player-dealer will pay all winning Buster Blackjack Bonus Bets and will collect all losing Buster Blackjack Bonus Bets.
9. In the event that the player/dealer's wager does not cover the amount wagered by the players, an action button will be used to designate where the action will begin. Additionally, each player's wager receives action in the following order from seat to seat: base game wager, Buster Blackjack Bonus Bet wager. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.

   Note: If there are no game wagers remaining simply because all players have received a Pure 21.5 Blackjack, as long as there are Buster Blackjack Bonus Bet(s), the player-dealer must complete his or her hand, if it is not 17 or greater.

Buster Blackjack Bonus Bet Pay Table

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

Wagering Limits and Collection Fees

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. The collection fees shall be collected by the house dealer prior to cards being dealt.

A collection fee shall be taken per hand from the player-dealer based on the total monetary value of all game wagers wagers that are initially placed on the table by players prior to cards being dealt, referred to as "total table action." The total action on the table does not count any additional wagers placed by players after cards are dealt, such as the Buster Blackjack Bonus Bet, when player's double-down or split cards, or when players surrender their hand. There will be no collection fee required from a player when placing the game wager, the Buster Blackjack Bonus Bet wager, doubling-down, splitting cards, or surrendering their hand. The collection fees shall be collected from player-dealer and dropped by the house dealer after each player all wagers have been placed on the table but prior to cards being dealt or any round of play being conducted.

Table Limit	Player Fee	Total Table Action	Player-dealer Fee	Jackpot Fee
$5 - $500	$0	$5 - $50	$0.50	N/A
		$55 - $100	$1.00	
		$105 - $200	$2.00	
		$205 - $300	$3.00	
		$305+	$5.00	

EZ BACCARAT™

*EZ Baccarat is owned, patented and/or copyrighted by DEQ Systems Corp. Please submit your agreement with the 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.

BGC ID: GEGA-002991 (October 2011)

EZ BACCARAT

Type of Game

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

Object of the Game

The object of the game is to assemble two hands of two or three cards with an accumulated point value as close to nine as possible.

Description of the Deck and Number of Decks Used

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

Card Values and Hand Rankings

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

Hand Dealt	Hand Requirements
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 either a standard blackjack table that accommodates up to seven players and a player-dealer position for a total of eight seated positions or a standard baccarat table that accommodates up to thirteen players and a player-dealer position for a total of fourteen seated positions. Within each betting area for each seated player, there shall be five separate betting spaces specifically designated for five separate wagers; the player line, the banker line, the Tie Bet, the Panda 8 wager, and

the Dragon 7 Bonus Bet. Each betting space at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered. Players must bet at least the table minimum. Back-line betting is permitted.

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.

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

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

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

- If the banker's hand total is 5, then the banker's hand is dealt a third card if the third card dealt to the player's hand was 4, 5, 6, or 7.
- If the banker's hand total is 6, then the banker's hand is dealt a third card if the third card dealt to the player's hand was a 6 or 7.

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

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

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

How Each Wager Wins, Loses, or Pushes

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. The following shall apply for each possible outcome when determining the winner. The player-dealer shall pay and collect all wagers accordingly:

- The player-dealer shall pay all winning player line wagers made by players when the player hand is closer to nine than the banker hand.
- The player-dealer shall pay all winning banker line wagers made by players when the banker hand is closer to nine than the player hand.
- The player-dealer shall collect all losing player line wagers made by players when the banker hand is closer to nine than the player hand.
- The player player-dealer shall collect all losing banker line wagers made by players when the player hand is closer to nine than the banker hand.

Tie Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tie Bet wager. A player may place a Tie Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The player-dealer shall pay all winning Tie Bet wagers when the total of the player's hand and the total of the banker's hand are equal.

- The player-dealer shall collect all losing Tie Bet wagers when the total of the player's hand and the total of the banker's hand are not equal.
- Backline betting is 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.

Dragon 7 Bonus Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Dragon 7 Bonus Bet wager. A player may only place a Dragon 7 Bonus Bet wager if they have also placed a wager on either the player line or on the banker line prior to the initial deal.
- Back-line betting is 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 may only place a Panda 8 Bet wager if they have also placed a wager on either the player line or on the banker line prior to the initial deal.
- Back-line betting is permitted on the Panda 8 Bet.
- See the collection rate schedule for restrictions on the amount that may be wagered on the Panda 8 Bet and any collection fees that may be taken.

- If the player hand has a point value of eight using three cards and the banker's hand has a value of seven or less, regardless of the number of cards, the Panda 8 Bet wins. The Panda 8 Bet shall lose on all other outcomes.
- All winning Panda 8 Bet wagers shall be paid 25 to 1.
- The player-dealer shall pay all winning Panda 8 Bet wagers and shall collect all losing Panda 8 Bet wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

Collection Fee Schedule: How and When are House Fees Collected

Collection fees shall be determined prior to the start of play of any hand or round and shall be conspicuously posted. Ample notice shall be provided to players relating to the assessment of fees. The collection rates may not be calculated as a portion of wagers made or winnings earned.

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position based on the total table action wager. There shall be no collection fee taken from the player when placing a player line, banker line, tie bet or Dragon 7 wager. There shall also be no additional collection fee for placing a tie bet or Dragon 7 wager. The collection fees shall be collected prior to cards being dealt or any round of play being conducted.

Schedule Option	Table Limit	Total Table Action	Player Fee	Player-Dealer Fee
1	$10 - $100	$5 - $200	$0.00	$1.00
		$201 - $400		$3.00
		$401 - $600		$5.00
		$601 - $800		$7.00
		$801+		$10.00

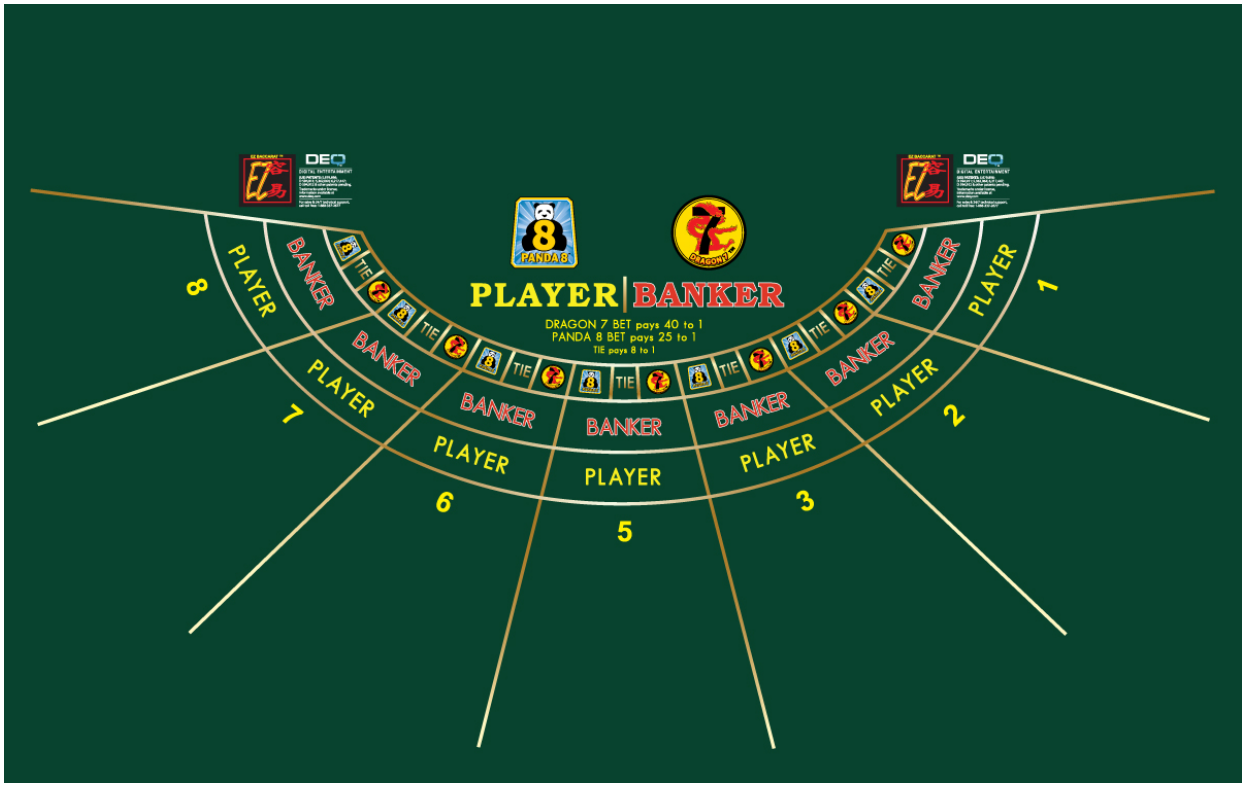
PLAYER-DEALER & DEAL

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

EZ BACCARAT

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.

Table Layout



Equipment Used

EZ BACCARAT

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.

Rancho's Club Casino
Double Hand Marquez

Type of Game

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

Object of the Game

The object of Double Hand Marquez is for the player(s) and the player/dealer to make two hands, one containing 2 cards and one containing 3 cards, as close to 21 as possible. The front hand must be greater than or equal to the back hand. The front hand must only contain 2 cards with the exception of certain hands that cannot be combined in any way to make the 2 card hand be greater than or equal to the 3 card hand; this is called a Reverse Hand.

Description of the Deck and Number of Decks Used

The game is played using a standard 52-card deck and no jokers. Cards will be dealt manually or by using a multiple deck shoe.

Card Values and Hand Rankings

The value of each card used in Double Hand Marquez, shall be as follows: picture cards (king, queen, jack) and 10's have a value of 10, an ace has a value of either 1 or 11, and all other cards have their face value. Any hand that has a value in excess of 21 shall have 10 points deducted. For example, three face cards in a back hand total 30, but have a value of 20 after deducting 10 points. This rule makes it impossible for a player to "bust" or go over 21. The ranking of hands for Double Hand Marquez, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Marquez Hand	A front hand ***and*** back hand that total 21.
21	A front hand ***or*** back hand that total 21.

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 two separate betting areas specifically designated for two separate wagers; the Front Bet, and the Back 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.

Method used to Determine Action and Distribution of Cards

The game also utilizes an action button to determine which player receives first action on their wager. The player-dealer shakes a dice cup, which contains one dice, and the numerical total of the dice determines the position of the action button. The player-dealer's position is always zero. Other seats, in clockwise rotation around the table, respectively represent the other numbers of 1 through 6. 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, the Front Bet wager followed by the Back Bet wager. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players.

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 wagers on the Front Bet and the Back Bet. All wagers must be in accordance with the table limits. Each player shall then place a Front Bet wager, which pays 1 to 1, and Back Bet wager, which pays 1 to 1. The Front Bet wager must be equal to twice the amount placed on the Back Bet.

Once all wagers are placed, when dealing the seven piles of five cards using an automatic shuffler, the automatic shuffler deals seven piles of five cards each. The action button, which determines the first player to receive first action from the player-dealer, is placed on the first pile dealt by the automatic shuffler. Once the action button position is determined, as described above, the house dealer shall distribute the seven piles of cards, starting with the pile that has the action button and continuing clockwise. Cards shall be distributed face-down to all active positions at the table; cards not distributed shall be placed in the discard pile.

When dealt manually, the house dealer deals the cards into seven piles of five cards face-down. The house dealer deals seven piles of five cards each, in turn, in rotation in the middle of the table. The first card will be placed to the dealer's left and then additional cards will be dealt to the right until five cards lay in front of the house dealer. The dealer will then deal another seven cards, starting with the card farthest to the dealer's right. Cards shall be dealt in this back and forth manner until each pile has five cards. The player-dealer selects which pile will be distributed to the first player who is randomly selected by determining the position of the action button, as described above. The house dealer identifies the hand by placing a button marked "action" on this pile. Cards shall be distributed to all active positions at the table; cards not distributed shall be placed in the discard pile. After the stacks have been delivered to each player and the player-dealer, the house dealer shall unload the remaining cards in the shuffler and place them into the discard rack without exposing the cards.

Once all of the piles of cards have been distributed, each player shall set their hands. Each hand is set by taking the two highest ranking cards to make the front hand. The remaining three-cards shall be used to make the back hand. In the event that the back hand totals higher than the front hand, the hands will be switched, placing the three-card hand in the front position and the two-card hand in the back position. This is called a "Reverse Hand." When both the front hand and back hand have totals of 21 it is called a "Marquez Hand." A Marquez Hand beats all other hands and can only be tied by another Marquez Hand. Once all players have set their hands, the house dealer will expose the player-dealer's hand and set it house way by placing the two highest ranking cards in the front position and the remaining three-cards in the back position. If the player-dealer's back hand totals higher than the front hand, the hands will be a Reverse Hand and shall follow the Reverse Hand procedures, as described above.

How Each Wager Wins, Loses, or Pushes

Once both hands have been completed, 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 Front Bet wagers made by players when the player's front hand is closer to 21 than the player-dealer's front hand.
- The player-dealer shall pay all winning Back Bet wagers made by players when the player's back hand is closer to 21 than the player-dealer's back hand.
- The player-dealer shall collect all losing Front Bet wagers made by players when the player-dealer's front hand is closer to 21 than the player's front hand.
- The player player-dealer shall collect all losing Back Bet wagers made by players when the player-dealer's back hand is closer to 21 than the player's back hand.
- The Front Bet shall push if the player's front hand and the player-dealer's front hand are the same value. In this case, neither the player nor the player-dealer wins or loses; the Front Bet wager shall push, no action shall be taken on the Front Bet wager, and it shall be returned to the player.

However, if either the player's hand or the player-dealer's hand are a Marquez Hand (both the front and back hands equal 21), the player with the Marquez Hand shall win.

- If the player's back hand and the player-dealer's back hand are of the same value, the player-dealer shall win the hand and collect the losing Back Bet wager from the player.
- If both the player and player-dealer's hand are Marquez Hands, the Front Bet and Back Bet wagers shall push and the wagers shall be returned to the player.

Collection Fees and Wagering Limits

For **schedule option 1**, a collection fee shall be taken per hand from the player in the player-dealer position based on the total monetary value of all Font Bet wagers and all Back Bet wagers placed by players prior to cards being dealt, referred to as "Total Table Action." The total table action does not count the player-dealer's wager. A collection fee shall also be taken from each player based on the total cumulative amount that player wagered on the Front Bet wager and the Back Bet wager, referred to as "Player Wager. The Front Bet wager must be exactly twice the amount of the Back Bet wager. The collection fees shall be collected from each player and the player-dealer and dropped by the house dealer prior to the dice cup being opened. For **schedule option 2**, a collection fee shall be taken per hand from the player in the player-dealer position. A collection fee shall also be taken per hand from each player. The collection fees shall be collected from each player and the player-dealer and dropped by the house dealer prior to the dice cup being opened.

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.

Schedule Option	Table Limit		Player Wager	Player Fee	Total Table Action	Player-Dealer Fee
	Back Bet	Front Bet				
1	$5 - $250	$10 - $500	$15 - $100	$1.00	$15 - $100	$1
			$101 - $200	$2.00	$101 - $200	$2
			$201 - $300	$3.00	$201 +	$3
			$301 - $400	$4.00		
			$401 +	$5.00		

Schedule Option	Table Limit		Player Fee	Player-Dealer Fee
	Back Bet	Front Bet		
2	$1 - $5	$2 - $10	$.50	$.50

Example Hands

- **597A8** - The highest ranking two-cards are the ace and 9. These two-cards are used to make the front hand. The remaining 3 cards 8, 7, 5 are used to make the back hand. Both the front and back hand have a rank of 20.
- **KJAJQ** - The highest ranking two-cards are the ace and any of the face cards. The ace and any one of the face cards are used to make the front hand. The remaining three face cards are used to make the back hand. AJ=21, KJQ=20, as any hand over 21 has 10 points deducted.
- **87877** - The highest ranking two cards are the two 8's. Following the rule of using the two largest cards to make our two-card hand we end up with 88=16 and 777=21. Remember that the back hand cannot beat the front hand. In this instance, we must reverse the hands so that the three-card hand is the front hand and the two-card hand is the back hand, 777=21 and 88=16.

- **AIOJ92** - The highest two-cards are the ace and either the 10 or jack. These two-cards are used to make the front hand and the remaining 3 cards are used to make the back hand. Both hands total 21 making it a Marquez Hand, A10=21 and J92=21.

Glossary

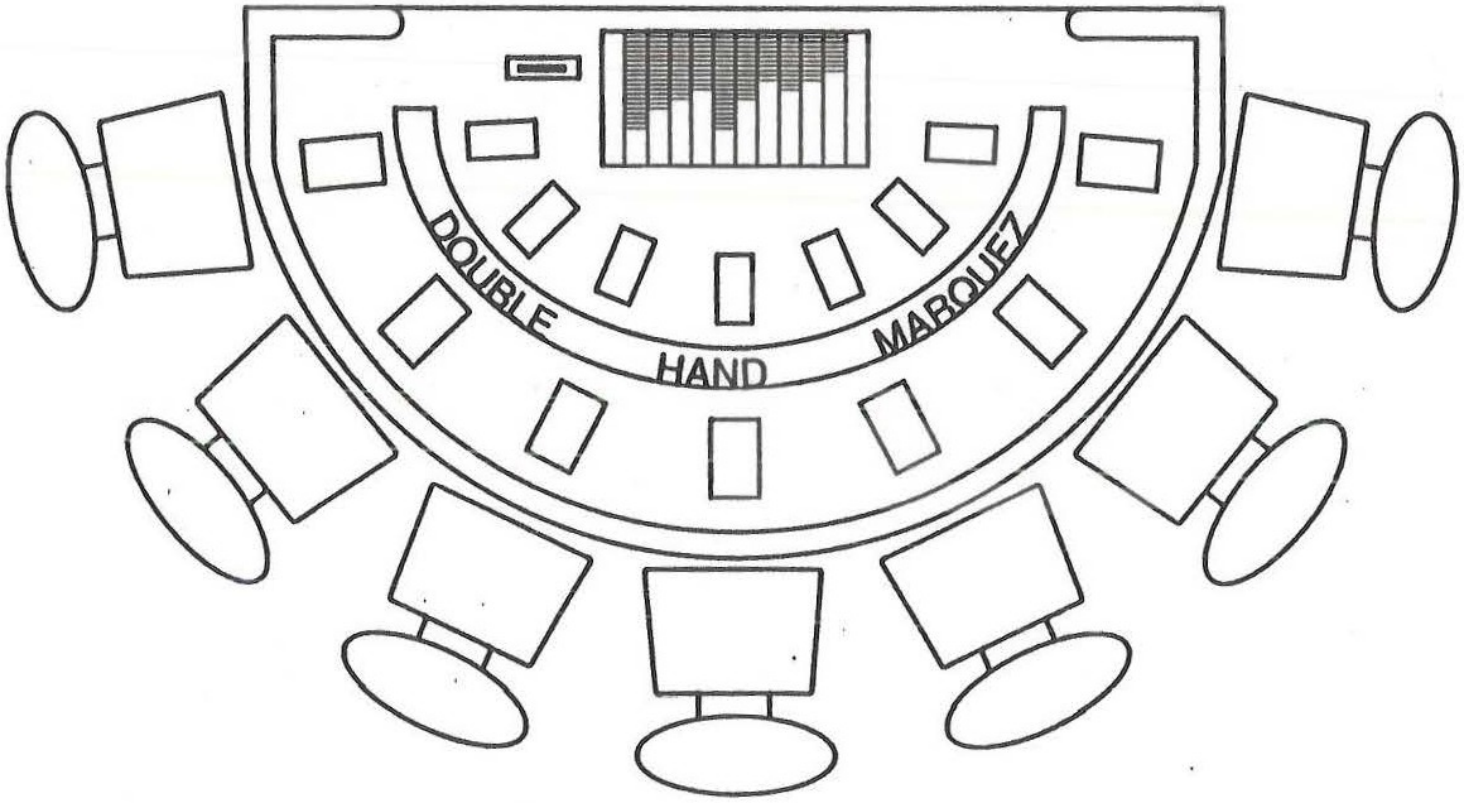
- Marquez Hand – A hand that has both the two-card hand and the three-card hand totaling 21. This is the highest ranking hand and cannot lose. It may only be tied by other Marquez hands. When compared to other hands that have a front hand of 21 and a back hand of lesser total, the Marquez hand wins.

- Front Hand- The front hand is the larger of two hands. It must be equal to or greater than the back hand. It usually contains only two cards, the two highest cards, except in the event of a Reverse Hand. The bet on the front hand is twice that of the bet on the back hand.

- Back Hand – The Back hand is the smaller of the two hands. It must be less than or equal to the front hand. It usually contains the lowest three cards, except in the event of a reverse hand. The bet on the back hand is half that of the bet on the front hand.

  Reverse Hand- A hand that has a three-card hand which outranks the two-card hand. When the three lowest cards outrank the two highest cards, the three lowest cards are placed on the Front Bet and the two highest cards are placed on the Back Bet.

Table Layout



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Type of Game

The game of Three Card Poker utilizes a player-dealer position and is a California game. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. 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 the play.

Object of the Game

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

Description of the Deck and Number of Decks Used

Shuffling Machine: Cards used to play Three Card Poker shall be dealt from a single deck automatic card shuffling device ('shuffler').

Physical Characteristics: Cards used to play Three Card Poker shall be in standard decks of 52 cards. No jokers shall be utilized.

Number of Decks: Cards used to play Three Card Poker shall be played with two alternating decks, each consisting of a 52-card deck with backs of the same design.

a. The backs of each deck will be a different color;
b. One deck will be shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
c. Both decks will be continuously alternated in and out of play, with each deck being used for every other round of play; and
d. The cards from only one deck shall be placed in the discard rack at any given time.

Card Values and Hand Rankings

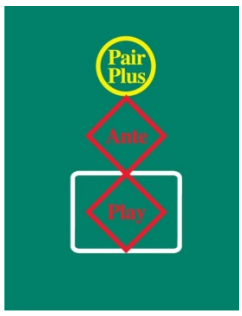
Three Card Poker Card Values-The rank of each card used in Three Card Poker when forming a three card poker hand, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, 2 and all suits shall be considered equal in rank.

Three Card Poker Hand Rankings

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

Description of Table Used and Total Number of Seated Positions

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



The wagering areas shall be designated as follows:

a. For Ante wagers the word "Ante";
b. For Play wagers the word "Play";
c. For the Bonus wager the word(s) "Bonus" or "Pair Plus."

Dealing Procedures and Round of Play

1. All wagers in Three Card Poker 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. Back-line betting is not permitted on any wager.

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 table, who has placed the Ante wager required above, shall also have the option to make an additional "Pair Plus" wager that awards a bonus payout to the player(s) who receives a poker hand consisting of certain hand combinations as listed in the *Bonus Bet Payout Table(s)*.

5. The house dealer shall wait for each player to place their Ante wagers as well as any bonus wagers. After each player has placed their wagers, the house dealer will announce, “no more bets.” No Ante or Pair Plus wagers shall be made, increased, or withdrawn after the house dealer has announced, “no more bets.”

6. Prior to the commencement of play, the house dealer will determine where the action will begin on the table, as noted below:

    - **Action Button Utilized**- The Three Card Poker game utilizes an action button to determine which player receives first action on their wagers. The player-dealer’s third card, which is dealt face-up, determines the position of the action button. The player-dealer position is not counted when determining where the action button shall be placed. The other seats, in clockwise rotation, starting with the player to the left of the house dealer and continuing left to right, respectively represent the numbers of the player-dealer’s face down card. When determining where the action button will be placed, cards will hold the following values; Ace, is one, two through nine have their face value. Jack is eleven, queen is twelve, and king is thirteen. Wagers will be settled in the following order from player to player: the Ante wager, then the Play wager, then the Pair Plus wager (if placed). Once the player-dealer’s wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players.

7. After all bets have been placed, the house dealer shall shuffle the cards by use of a shuffle machine so that the cards are randomly intermixed. Upon completion of the shuffle, the device shall dispense cards in stacks of three.

8. After the stacks have been delivered to each player, face-down, the player-dealers bottom card will be turned face-up. The house dealer shall unload the remaining cards in the shuffler and place them into the discard rack without exposing the cards.

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

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

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

    - If a player has placed a Pair Plus wager, but does not make a Play wager, the player shall forfeit the wager, as well as, the Ante wager.

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

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

How Winners are Determined and Paid

1. If the player-dealer's hand does not have a minimum of a queen-high, the **player-dealer does not qualify.**

    a. Play Bet Payout-The Play Bet receives no action. The house dealer shall immediately refund these wagers to players.

    b. Ante Bet – If the player-dealer's hand does NOT qualify, the player-dealer will automatically pay each Ante, not surrendered by folding, even money regardless of whether the player's hand ranks higher than the player-dealer's or not.

2. If the player-dealer's hand has a queen or better, the **player-dealer's hand qualifies**, the house dealer shall immediately stack each player's Play wager atop the Ante. The house dealer shall then reveal the three card hand of each active player, starting with the player to the left of the player-dealer position or the player that has the action button.

    a. If the player's hand beats the player-dealer's hand, the player wins even money on the Ante and the Play wagers.
    b. If the player-dealer's hand beats the player's hand, the player loses both the Ante and the Play wagers.
    c. If the player's hand and the player-dealer's hand are equal in rank and value, the hand is considered a tie and the Ante and Play wagers shall push and be returned to the player.

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

4. Player-dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player-dealer wager. The house shall not participate as the

player-dealer. The house shall not take a percentage of wagers placed in the game. There is no maximum on the player-dealer's wager.

Pair Plus Wager:

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

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

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

Wagering Limits and Collection Fees

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

For **schedule option 1**, a collection fee shall be taken per hand from the player-dealer based on the total monetary value of all Ante wagers that are placed on the table by players prior to cards being dealt, referred to as "total table action." The total table action does not count the Pair Plus wager or the Play wager. A collection fee is also taken from the Player based on the Ante bet. There will be no collection fee required from a player when placing the Play wager or Pair Bonus wager. For **schedule options 2 thru 7**, a collection fee shall be taken per hand from

the player-dealer based on the total table action. The total table action does not count the Pair Plus wager or the Play wager. There will be no collection fee required from a player when placing the Ante wager, the Play wager, or a Pair Bonus wager. The Pair Plus wagering limits are $5 to $50. The collection fees shall be collected from the player-dealer and dropped by the house dealer after each player's Ante wagers have been placed on the table but prior to cards being dealt or any round of play being conducted. Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed above, shall be used at a table at any one time. Collection rates and fees shall be determined prior to the start of play of any hand or round. Rates may not be calculated as a fraction or percentage of wagers made or winnings earned. Flat fees on wagers may be assessed at different collection rates. However, no more than five collection rates may be permitted per table limit. The approved collection fees and schedules for the game of Three Card Poker are as shown below:

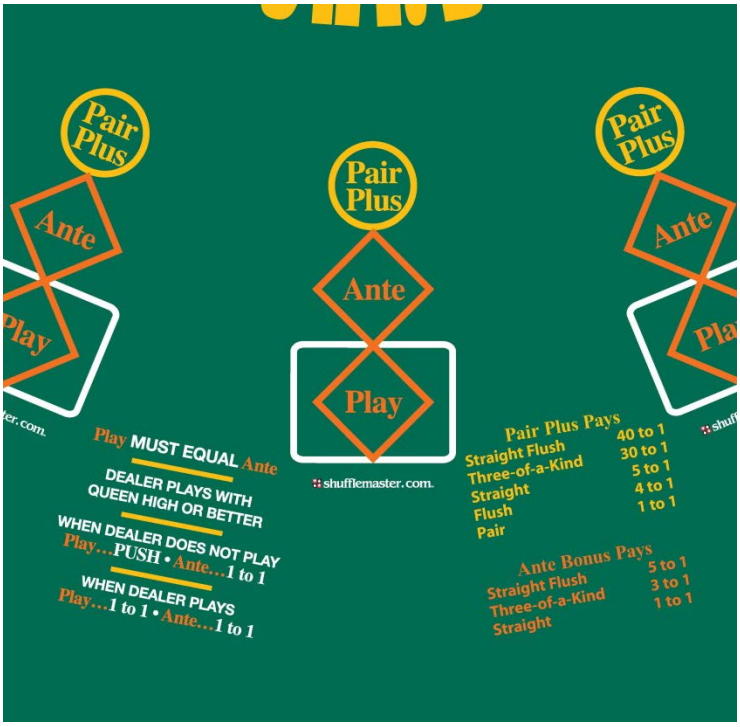
Schedule Option	Table Limit	Player Wager	Player Fee	Total Table Action	Player-dealer Fee
1	$5 - $200	$5 - $50	$.50	$5 - $50	$1.00
		$51 - $100	$1.00	$51 - $100	$2.00
		$101 - $200	$2.00	$101 - $200	$3.00
		$201 - $400	$3.00	$201 - $400	$4.00
		$401 +	$4.00	$401 +	$5.00

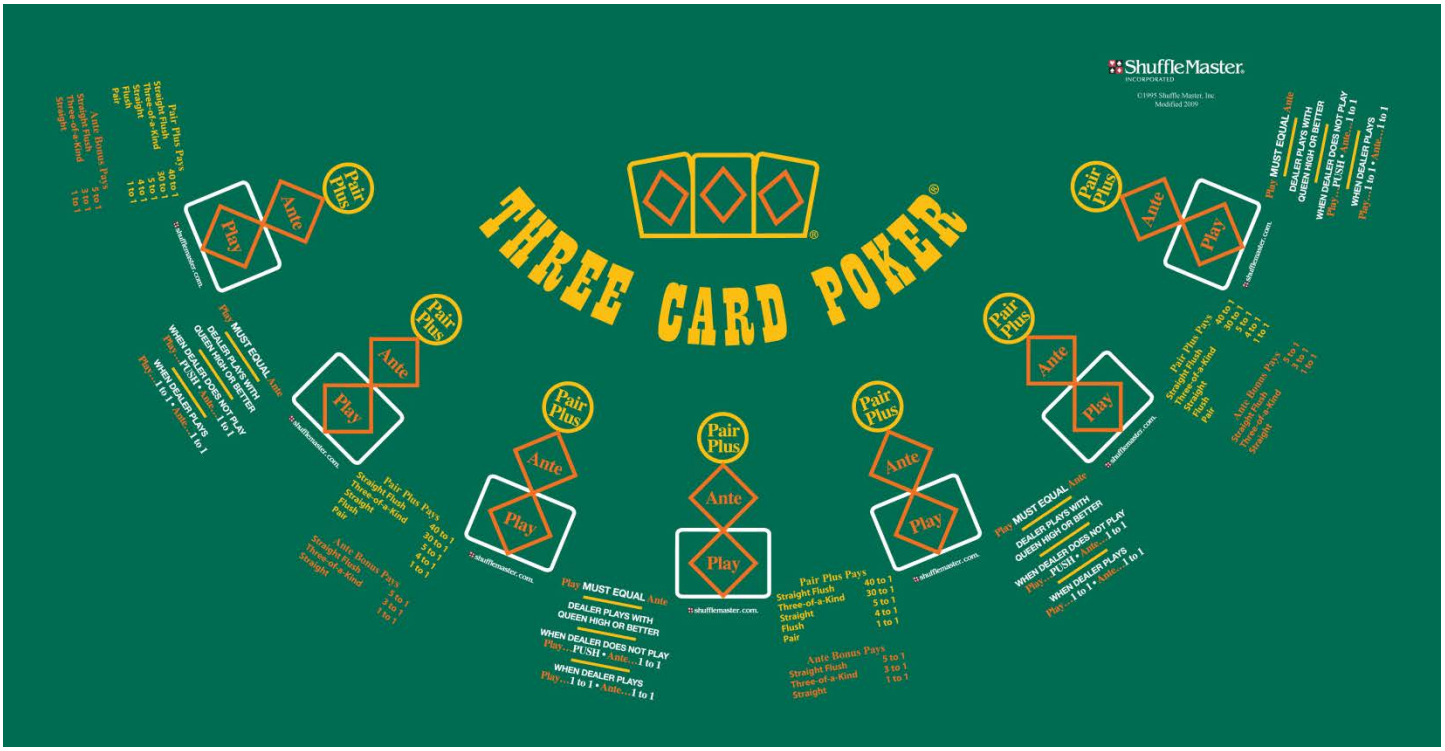
Schedule Option	Table Limit	Total Table Action	Player-dealer Fee	Player Fee
2	$5 - $200	$5 - $50	$.50	$0
		$51 - $100	$1.00	
		$101 - $200	$2.00	
		$201 - $500	$3.00	
		$501 +	$5.00	
3	$5 - $500	$5 - $50	$.50	$0
		$51 - $100	$1.00	
		$101 - $200	$2.00	
		$201 - $300	$3.00	
		$301 +	$5.00	
4	$5 - $500	$5 - $100	$1.00	$0
		$101 - $200	$2.00	
		$201 - $300	$3.00	
		$301 - $500	$4.00	
		$501 +	$5.00	
5	$5 - $500	$5 - $100	$1.00	$0
		$101 - $200	$2.00	
		$201 - $300	$3.00	
		$301 - $500	$5.00	
		$501 +	$7.00	

6	$5 - $500	$5 - $100	$1.00	$0
		$101 - $300	$3.00	
		$301 - $500	$5.00	
		$501 - $1,000	$7.00	
		$1,001 +	$10.00	
7	$5 - $500	$5 - $100	$1.00	$0
		$101 - $400	$3.00	
		$401 - $700	$7.00	
		$701 - $1,000	$10.00	
		$1,001 +	$15.00	

THREE CARD POKER

TABLE LAYOUT





ZooBac

Type of Game

The game of ZooBac utilizes a player-dealer position and is a California game. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The 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 the play.

Object of the Game

The object of ZooBac is to assemble a hand of two or three cards with a point value as close to nine as possible.

Description of the Deck and the Number of Decks Used

ZooBac uses at least four (4) but no more than eight (8) standard 52-card decks with no jokers. The House Dealer will have a standard "shoe" from which to deal the cards.

Card Values and Hand Rankings

The value of each hand is determined by the sum of the combined cards. Aces count as one, picture cards as ten and all others as their face value. When combined cards have a total sum greater than ten, the last digit of the total sum is the value of the hand. For example, a hand with a sum of eighteen would be valued as eight.

Description of Table Used and Total Number of Seated Positions

The ZooBac table will be a standard semi-circular gaming table with seats for up to seven participants. The House Dealer will be seated in the center of the flat portion while the participants will be seated around the outside of the circular portion. There will be clearly marked areas to bet on the Player, Banker, Tie, Rabbit, Tiger, Monkey, and Zoo, and each betting area is large enough to accommodate back line wagers. **However, there will only be a maximum of twelve players at any time allowed by Rancho Cordova's local ordinance.** The area directly in front of the House Dealer will be where the cards for the Player and Banker hands are placed. A graphic representation of what the table may look like is shown below. Back line betting is permitted on all wagers.

Dealing Procedures and Round of Play

Participants can place one or more of the following seven wagers: Player, Banker, Tie, Rabbit, Tiger, Monkey, and/or Zoo. No particular wager is dependent on another; participants may wager on any one of the seven options, or any combination of their choosing.

There is no more wagering once the dealer calls for last bets and then takes the collection. The House Dealer will then deal out the hand.

The House Dealer deals two cards face up for the Player and Banker hands in the following manner: The first card goes to the Player, the next to the Banker, the next to the Player, and the next to the Banker. These are community hands, meaning that everyone who places a wager is betting on the outcome of those hands.

ZooBac

If either the Player hand or the Banker hand has a point total of eight or nine on their first two cards, they both stand, meaning they do not take a third card. This overrides all other hitting rules.

If the Player hand has a point total of six or seven, the Player stands. If the Player has a point total of five or less, the Player takes a third card.

If the Player hand has a point total of six or seven after two cards, the Banker hand will take a third card if the Banker hand has a point total of five or less. If the Player hand takes a third card, the Banker hand will follow a set of rules to determine whether to take a third card based on the Banker's current score and the value of the Player's third card. Those rules are outlined in the table below, where "S" represents stand and "H" represents hit.

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

Action will be determined by the second card dealt. Aces count as one, picture cards as ten and all others as their face value. The house dealer deals one card to the Player position, a second to the Banker, the third to the Player, and the fourth to the Banker. The second card dealt determines action counting clockwise from the player-dealer position. For example, if the second card dealt is a three, three spots clockwise from the player-dealer position would get first action.

The House Dealer will start from the action button and proceed clockwise, using the player-dealer's wager to settle all other wagers in the following order: Player, Banker, Tie, Rabbit, Tiger, Monkey, and Zoo. Wagers not covered by the player-dealer shall be returned to the respective participants. The player-dealer can win or lose only the amount of their wager.

ZooBac

How Winners are Determined and Paid

A Player hand wager wins when the Player's hand has a higher point total than the Banker's hand. The winning Player wagers will be paid 1-to-1. When the Player hand and the Banker hand point totals tie, the Player hand wager pushes. When the Banker hand finishes with the higher point total, the Player hand wager loses.

A Banker wager wins when the Banker's hand has a higher point total than the Player hand. The winning Banker wagers will be paid 1-to-1, with one exception. If the Banker hand wins with a hand comprised of three cards and a point total of eight, the Banker bets will push regardless of the point total of the player hand. When the Player and the Banker hand point totals tie, the Banker hand wagers will again push. When the Player hand finishes with the higher point total, the Banker hand wager loses.

A Tie wager wins when the Player and Banker hands end with identical point totals. The Tie wager will be paid 9-to-1. If either the Player or Banker hand wins, the Tie wager loses.

A Rabbit wager wins when the Player hand wins with a three-card hand totaling seven points, and will be paid 25-to-1. If the Rabbit wager wins and the Banker hand totals zero, the payout is tripled to 75-to-1. The Rabbit wager loses with any outcome other than the Player hand winning with a three-card hand totaling seven points.

A Tiger wager wins when the Banker hand wins with a three-card hand totaling eight points, and will be paid 25-to-1. If the Tiger wager wins and the Player hand totals zero, the payout is tripled to 75-to-1. The Tiger wager loses with any outcome other than the Banker hand winning with a three-card hand totaling eight points.

A Monkey wager wins when the hand ends in a zero-to-zero tie and will be paid 150-to-1. The Monkey wager loses with any result other than a zero-to-zero tie.

A Zoo wager is a combination wager that wins if any one of the Rabbit, Tiger, or Monkey wager wins. The payout varies depending on which wager wins. If the Rabbit wager wins, the Zoo wager payout is 10-to-1. If the Rabbit wager wins and the Banker hand totals zero, the Zoo wager payout is tripled to 30-to-1. If the Tiger wager wins, the Zoo wager payout is 10-to-1. If the Tiger wager wins and the Player hand totals zero, the Zoo wager payout is tripled to 30-to-1. If the Monkey wager wins, the Zoo payout is 30-to-1.

ZooBac

Glossary of Terms

Player – One of the two hands on which participants place wagers. When the Player hand ends the round with a higher point total than the Banker hand, participants who bet on the Player hand are paid 1-to-1.

Banker – One of the two hands on which participants place wagers. When the Banker hand ends the round with a higher point total than the Player hand, participants who bet on the Banker hand are paid 1-to-1, except when the Banker hand wins with a three-card hand totaling eight points, in which case the Banker hand wagers push.

Tie – When the Player hand and the Banker hand end the round with identical point totals. Winning wagers on the Tie pay 9-to-1.

Rabbit – When the Player hand wins the round with a three-card hand totaling seven points. Winning Rabbit wagers pay 25-to-1.

Triple Rabbit – When the Player hand wins the round with a three-card hand totaling seven points and the Banker hand totals zero. In that instance, the payout on winning the Rabbit wager is tripled to 75-to-1.

Tiger – When the Banker hand wins the round with a three-card hand totaling eight points. Winning Tiger wagers pay 25-to-1.

Triple Tiger – When the Banker hand wins the round with a three-card hand totaling eight points and the Player hand totals zero. In that instance, the payout on winning the Tiger wager is tripled to 75-to-1.

Monkey – When the round ends in a zero-to-zero tie. Winning Monkey wagers pay 150-to-1.

Zoo - A combination wager that wins in five different scenarios. If the result of the round is a Rabbit or Tiger, the Zoo wagers pay is 10-1. If the result of the round is a Triple Rabbit, Triple Tiger, or Monkey, the Zoo wagers pay is 30-1.

Game Information/Specifics

The name of the controlled game is ZooBac. Alternative capitalizations would be ZOOBAC or Zoobac.

Ownership of Game

1. Copyright and trademark registration applications for this game are pending.

2. A copy of the patent application for this game is attached.

3. An agreement between the Marina Club and Lessinger Gaming, LLC, represented by Matt Lessinger, will be completed upon approval

4. The inventor of the game is Matt Lessinger.

ZooBac

ZooBac may also have one or more of the following additional pieces of equipment:

a) An electronic scoreboard which will show the results of previous hands from a given shoe. It may also have a game clock which will give players a set amount of time to place their wagers. It may also display statistical results based on previous hands. A graphic representation of a potential scoreboard is shown below.

b) An entry pad which the House Dealer will use to enter the result of a given hand, which will then be displayed on the electronic scoreboard.

c) A payout screen which will be a fixed display showing the various payouts for the different possible wager results. A graphic representation of a potential payout screen is shown below.

RABBIT PAYS	Winning Three-Card Player Seven	25-1
	Three-Card Player Seven vs. Banker Zero	75-1
TIGER PAYS	Winning Three-Card Banker Eight	25-1
	Three-Card Banker Eight vs. Player Zero	75-1
MONKEY PAYS	Zero to Zero tie	150-1
ZOO PAYS	Winning Three-Card Player Seven	10-1
	Three-Card Player Seven vs. Banker Zero	30-1
	Winning Three-Card Banker Eight	10-1
	Three-Card Banker Eight vs. Player Zero	30-1
	Zero to Zero tie	30-1

d) A CPU unit which will be affixed under the table. It will enable the scoreboard and keypad to work together properly, and for the scoreboard and payout screen to display properly.

e) A shuffling machine which the House Dealer will use only when he or she reaches the end of a given shoe.

Collection Rates Schedules

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

For **schedule options 1 through 3**, a collection fee shall be taken per hand from the player-dealer position based on the total amount that all players have wagered on the Player line, Banker line, Tie, Rabbit, Tiger, Monkey, and Zoo wagers, prior to cards being dealt or any round of play being conducted. There shall be no collection fee taken from players for placing a Player Line, Banker Line, Tie, Rabbit, Tiger, Monkey, or Zoo wager. The Tie wager may be less than, equal to, or greater than the game wager but must be within the minimum and maximum table limits. The Rabbit, Tiger, Monkey, and Zoo wagers may be less than, equal to, or greater than the game wager but must be within the wager limit as stated above. The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule option, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Rates may not be calculated as a fraction or percentage of wagers made or winnings earned. Flat fees on wagers may be assessed at different collection rates; however, no more than five collection rates may be established per table limit. The approved collection fees and schedules for the game of ZooBac are as shown below:

Schedule	Table Limit	Player Wager	Player-Dealer Fee	Player Fee
1	$5 - $1,000	$5 - $300	$1	$0
		$301 - $600	$3	
		$601 - $1,000	$6	
		$1,001 - $2,000	$10	
		$2,001 +	$20	
2	$10 - $2,500	$10 - $300	$1	$0
		$301 - $600	$3	
		$601 - $1,000	$6	
		$1,001 - $2,000	$10	
		$2,001 +	$20	
3	$25 - $5,000	$25 - $300	$2	$0
		$301 - $600	$5	
		$601 - $1,000	$9	
		$1,001 - $2,000	$15	
		$2,001 +	$25	