

**TABLE GAMES
RULES OF THE GAME**

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1: CRAPS AND MINI-CRAPS

1. Definitions

The following words and terms, when used in this section, shall have the following meanings unless the context clearly indicates otherwise.

Come Out Point-- means a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the come out roll.

Come Out Roll-- means the first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to Pass Bet and Don't Pass Bet has been effected.

Come Point-- means a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

2. Permissible wagers

The following shall constitute the permissible wagers at the games of craps and mini-craps, except that the fire bet as described in Section 2(nn) shall only be permitted in the game of craps:

- a) "Pass Bet" is a wager placed on the Pass Line of the layout immediately prior to the come out roll.
 - (1) The Pass Bet shall win if, on the come out roll:
 - (i) A total of 7 or 11 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
 - (2) The Pass Bet shall lose if, on the come out roll:
 - (i) A total of 2, 3, or 12 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
- b) "Don't Pass Bet" is a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll.
 - (1) The Don't Pass Bet shall win if, on the come out roll:
 - (i) A total of 2 or 3 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
 - (2) The Don't Pass Bet shall lose if, on the come out roll:
 - (i) A total of 7 or 11 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
 - (3) The Don't Pass Bet shall be barred if, on the come out roll, a total of 12 is thrown.
- c) "Come Bet" is a wager placed on the Come Line of the layout at any time after the come out roll.
 - (1) The Come Bet shall win if, on the roll immediately following placement of such bet:
 - (i) A total of 7 or 11 is thrown; or

- (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
 - (2) The Come Bet shall lose if, on the roll immediately following placement of such bet:
 - (i) A total of 2, 3, or 12 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
- d) "Don't Come Bet" is a wager placed on the Don't Come area of the layout at any time after the come out roll.
 - (1) The Don't Come Bet shall win if, on the roll immediately following placement of such bet:
 - (i) A total of 2 or 3 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.
 - (2) The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:
 - (i) A total of 7 or 11 is thrown; or
 - (ii) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.
 - (3) The Don't Come Bet shall be barred if, on the roll immediately following placement of such bet, a total of 12 thrown.
- e) "Place Bet to Win" is a wager that may be made at any time on any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if the number on which the wager was placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of such player's wager.
- f) A "Place Bet to Lose" is a wager that may be made at any time against any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if a 7 is thrown before the particular number against which the wager is placed and shall lose if the particular number against which the wager is placed is thrown before a 7 appears.
- g) "Four the Hardway" is a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.
- h) "Six the Hardway" is a wager, that may be made at any time, which shall win if a total of 6 is thrown the hardway (that is, with 3 appearing on each die) before 6 is thrown in any other way and before a 7 is thrown.
- i) "Eight the Hardway" is a wager, that may be made at any time, which shall win if a total of 8 is thrown the hardway (that is, with 4 appearing on each die) before 8 is thrown in any other way and before a 7 is thrown.
- j) "Ten the Hardway" is a wager, that may be made at any time, which shall win if a total of 10 is thrown the hardway (that is, with 5 appearing on each die) before 10 is thrown in any other way and before a 7 is thrown.

- k) "Field Bet" is a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 4, 9, 10, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if a total of 5, 6, 7 or 8 is thrown on such roll.
- l) "Any Seven" is a one roll wager that may be made at any time which shall win if a total of 7 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
- m) "Any Craps" is a one roll wager that may be made at any time which shall win if a total of 2, 3 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
- n) "Craps Two" is a one roll wager that may be made at any time which shall win if a total of 2 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
- o) "Craps Three" is a one roll wager that may be made at any time which shall win if a total of 3 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
- p) "Craps Twelve" is a one roll wager that may be made at any time which shall win if a total of 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
- q) "11 in One Roll" is a one roll wager that may be made at any time which shall win if a total of 11 is thrown on the next roll and shall lose if any other total is thrown.
- r) "Craps-Eleven or C and E" is a one roll wager that may be made at any time which shall win if either a craps (2, 3 or 12) or 11 is rolled immediately following placement of such bet and shall lose if any other total is thrown.
- s) "Horn Bet" is a one roll wager that may be made at any time which shall win if any one of the totals 2, 3, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown.
- t) "Horn High Bet" is a wager that may be made at any time which shall win if any one of the totals 2, 3, 11 or 12 is thrown on the roll immediately following placement of such bet and shall lose if any other total is thrown. A Horn High Bet shall be placed in units of five with four units wagered as a Horn Bet and an additional unit wagered on one of the totals 2, 3, 11 or 12. A gaming licensee that does not have a designated area on its layouts for the acceptance of a Horn High Bet shall break down the wager into two separate wagers on the "Horn" and one of the totals 2, 3, 11 or 12.
- u) "Whirl Bet" is a one roll wager that may be made at any time, consisting of a Horn Bet and the Any Seven wager. A Whirl Bet shall be placed in units of five, with four units wagered on 2, 3, 11 and 12 and the fifth unit wagered as an Any Seven wager. A gaming licensee shall break down a Whirl wager into two separate wagers on the Horn Bet and the Any Seven wager.
- v) "Four The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- w) "Six The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown the hardway (that is, with 3 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

- x) "Eight The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown the hardway (that is, with 4 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- y) "Ten The Hardway on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 10 is thrown the hardway (that is, with 5 appearing on each die) on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- z) "One-Three (Ace-Trey) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 4 is thrown with a 1 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- aa) "One-Four (Ace-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 5 is thrown with a 1 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- bb) "Two-Three (Deuce-Trey) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 5 is thrown with a 2 appearing on one die and a 3 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- cc) "One-Five (Ace-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown with a 1 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- dd) "Two-Four (Deuce-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 6 is thrown with a 2 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- ee) "One-Six (Ace-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 1 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- ff) "Two-Five (Deuce-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 2 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- gg) "Three-Four (Trey-Four) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 7 is thrown with a 3 appearing on one die and a 4 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- hh) "Two-Six (Deuce-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown with a 2 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- ii) "Three-Five (Trey-Five) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 8 is thrown with a 3 appearing on one die and a 5 appearing

on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.

- jj) "Three-Six (Trey-Six) on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 9 is thrown with a 3 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- kk) "Four-Five on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 9 is thrown with a 4 appearing on one die and a 5 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- ll) "Four-Six on the Hop" is a one roll wager that may be made at any time, which shall win if a total of 10 is thrown with a 4 appearing on one die and a 6 appearing on the other die on the roll immediately following placement of such bet and shall lose if any other combination is thrown.
- mm) "6-7-8" is a one roll wager, offered at the election of a gaming licensee, that may be made at any time, which shall win if any one of the totals 6, 7 or 8 is thrown on the roll immediately following the placement of such bet and shall lose if the total of 2, 3, 4, 5, 9, 10, 11 or 12 is thrown on such roll.
- nn) "Fire bet" is a wager that may only be made prior to the come out roll of a new shooter, which wager shall win if at least four different (unique) point totals (either 4, 5, 6, 8, 9 or 10) are made by the shooter before a loser 7 is thrown, and shall lose if fewer than four different (unique) point totals are made before a loser 7 is thrown.

3. Making and removal of wager

- (a) Wagers should be made before the dice are thrown. However, they may be made between the time the dice leave the shooter's hand and the time the dice come to rest provided that they are confirmed verbally:
 - (1) In craps, by the dealer and a boxperson; or
 - (2) In mini-craps, by the dealer and floorperson.
- (b) All wagers shall be made by placing gaming chips, match play coupons (only for Pass or Don't Pass wagers) or plaques on the appropriate areas of the layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that such cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.
- (c) A wager made on any bet may be removed or reduced at any time prior to a roll that decides the outcome of such wager except that:
 - (1) A Pass Bet and a Come Bet shall not be removed or reduced after a come out point or come point is established with respect to such bet; and
 - (2) A fire bet, once made, shall not be reduced or increased at any time, and shall not be removed prior to the throwing of a loser 7.
- (d) A Don't Come Bet and a Don't Pass Bet may be removed or reduced at any time but may not be replaced or increased after such removal or reduction.
- (e) All buy and place to win bets, come odds, and hardways shall be inactive on any come out roll unless called "On" by the player and confirmed by the dealer through placement

of an "On" marker button on the top of each player's wager. All other wagers shall be considered "On".

- (f) Only players who are seated at a mini-craps table may place a wager at the game. Once a player has placed a wager, that player must remain seated until the completion of the round of play.

4. Payout odds

- (a) All odds stated on any layout or in any brochure or other publication distributed by a gaming licensee shall be stated through use of the word "to" and no odds shall be stated through use of the word "for".
- (b) No gaming licensee or any employee or agent thereof shall pay off winning wagers at the game of craps or mini-craps at less than the odds listed below. A gaming licensee may pay off winning wagers at higher odds than those listed below, provided that such odds are uniform within the gaming establishment.

<u>Wager</u>	<u>Payout Odds</u>
Pass Bet	1 to 1
Don't Pass Bet	1 to 1
Come Bet	1 to 1
Don't Come Bet	1 to 1
Place Bet 4 to Win	9 to 5
Place Bet 5 to Win	7 to 5
Place Bet 6 to Win	7 to 6
Place Bet 8 to Win	7 to 6
Place Bet 9 to Win	7 to 5
Place Bet 10 to Win	9 to 5
Place Bet 4 to Lose	5 to 11
Place Bet 5 to Lose	5 to 8
Place Bet 6 to Lose	4 to 5
Place Bet 8 to Lose	4 to 5
Place Bet 9 to Lose	5 to 8
Place Bet 10 to Lose	5 to 11
Four the Hardway	7 to 1
Six the Hardway	9 to 1
Eight the Hardway	9 to 1
Ten the Hardway	7 to 1
Field Bet	1 to 1 on 3, 4, 9, 10, 11 2 to 1 on 2, 12
Any Seven	4 to 1
Any Craps	7 to 1
Craps 2	30 to 1
Craps 3	15 to 1
Craps 12	30 to 1
11 in one roll	15 to 1
Four the Hardway on the Hop	30 to 1
Six the Hardway on the Hop	30 to 1

Eight the Hardway on the Hop	30 to 1
Ten the Hardway on the Hop	30 to 1
One-Three (Ace-Trey) on the Hop	15 to 1
One-Four (Ace-Four) on the Hop	15 to 1
One-Five (Ace-Five) on the Hop	15 to 1
One-Six (Ace-Six) on the Hop	15 to 1
Two-Three (Deuce-Trey) on the Hop	15 to 1
Two-Four (Deuce-Four) on the Hop	15 to 1
Two-Five (Deuce-Five) on the Hop	15 to 1
Two-Six (Deuce-Six) on the Hop	15 to 1
Three-Four (Trey-Four) on the Hop	15 to 1
Three-Five (Trey-Five) on the Hop	15 to 1
Three-Six (Trey-Six) on the Hop	15 to 1
Four-Five on the Hop	15 to 1
Four-Six on the Hop	15 to 1
Six-Seven-Eight	1 to 1 on 6 (One-Five or Two-Four), 7, 8 (Two-Six or Three-Five) 2 to 1 on 6 (the Hardway) or 8 (the Hardway)

- (c) A Horn Bet and Horn High Bet shall be paid as if they were four separate wagers on 2, 3, 11 and 12.
- (d) A Craps-Eleven or C and E Bet shall be paid as if one half of the wagered amount had been placed on "Any Craps" and one half on "Eleven," and shall be paid as if two separate wagers were made for the one roll.
- (e) A winning fire bet shall be paid once for the highest number of different (unique) points made and at no less than the odds set forth in one of pay tables below pre-selected by the gaming licensee:

<u>Individual Points Made</u>	<u>Table A</u>	<u>Table B</u>
Four	24 to 1	39 to 1
Five	249 to 1	199 to 1
Six	999 to 1	499 to 1

- (f) No gaming licensee or employee shall accept any wager that because of the amount thereof cannot be paid at the odds permitted by Section 4(b), (c) or (d).

5. True odds on place bets (buy and lay bets); vigorish prohibited

- (a) Buy bets: In addition to the payout odds set forth in Section 4(b) for place bets to win on 4, 5, 6, 8, 9 and 10, a gaming licensee may offer a player the option of receiving true odds on these bets in return for the player paying to the gaming licensee, at the time of making the bet, a percentage of the amount wagered which in no event shall exceed five percent of such wager. Notwithstanding the foregoing, a gaming licensee may, for one or more pre-specified place bets at a designated table, collect the percentage of the amount wagered only on winning bets. A gaming licensee that offers a player the option of receiving true odds on any of these place bets shall comply with the notice requirements describe in its rules of games checklist whether, as to each specified place bet, it collects

the percentage when the wager is made or when the wager is won. A gaming licensee that offers a player true odds shall pay winning wagers as follows:

<u>Bet</u>	<u>Odds</u>
4 to Win	2 to 1
5 to Win	3 to 2
6 to Win	6 to 5
8 to Win	6 to 5
9 to Win	3 to 2
10 to Win	2 to 1

- (b) Lay bets: In addition to or in lieu of the payout odds set forth in Section 4(b) for place bets to lose on 4, 5, 6, 8, 9 and 10, a gaming licensee may offer a player true odds on these bets in return for the player paying to the gaming licensee, at the time of making the bet, a percentage of the amount wagered which in no event shall exceed five percent of such wager. Notwithstanding the foregoing, a gaming licensee may collect the percentage of the amount wagered only on winning bets. A gaming licensee that offers a player true odds shall pay winning wagers as follows:

<u>Bet</u>	<u>Odds</u>
4 to Lose	1 to 2
5 to Lose	2 to 3
6 to Lose	5 to 6
8 to Lose	5 to 6
9 to Lose	2 to 3
10 to Lose	1 to 2

- (c) Except as provided for in Section 5(a) and (b), no gaming licensee shall charge any percentage, fee, or vigorish to a player in making any wager in the game of craps, mini-craps or automated craps.

6. Supplemental wagers made after come out roll in support of pass, don't pass, come and don't come bets (taking and laying odds)

- (a) Whenever a player makes a Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player shall have the right to make a supplemental wager in support of the Pass Bet which may be limited by the gaming licensee to an amount that is equal to the amount of the original Pass Bet. If, in such circumstances, the Pass Bet wins, the original Pass Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 2 to 1 if the come out point was 4 or 10, 3 to 2 if the come out point was 5 or 9, and 6 to 5 if the come out point was 6 or 8.
- (b) Whenever a player makes a Don't Pass Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the come out roll, the player shall have the right to make a supplemental wager in support of the Don't Pass Bet which may be limited by the gaming licensee to an amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Pass Bet. If, in such circumstances, the Don't Pass Bet wins, the original Don't Pass Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds

of 1 to 2 if the come out point was 4 or 10, 2 to 3 if the come out point was 5 or 9, and 5 to 6 if the come out point was 6 or 8.

- (c) Whenever a player makes a Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Come Bet which may be limited by the gaming licensee to an amount that is equal to the amount of the original Come Bet. If, in such circumstances, the Come Bet wins, the original Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 2 to 1 if the come point was 4 or 10, 3 to 2 if the come point was 5 or 9, and 6 to 5 if the come point was 6 or 8.
- (d) Whenever a player makes a Don't Come Bet and a total of 4, 5, 6, 8, 9 or 10 is thrown on the roll immediately following placement of such bet, the player shall have the right to make a supplemental wager in support of the Don't Come Bet which may be limited by the gaming licensee to an amount so calculated as to provide winnings not in excess of the amount originally wagered on the Don't Come Bet. If, in such circumstances, the Don't Come Bet wins, the original Don't Come Bet shall be paid at odds of 1 to 1 and the supplemental wager shall be paid at odds of 1 to 2 if the come point was a 4 or 10, 2 to 3 if the come point was 5 or 9, and 5 to 6 if the come point was 6 or 8.
- (e) A gaming licensee may allow a supplemental wager in support of a Pass or Come Bet in an amount up to 100 times the amount of the original Pass or Come Bet. A gaming licensee may allow a supplemental wager in support of a Don't Pass or Don't Come Bet in an amount so calculated as to provide a winning player with winnings not in excess of up to 100 times the amount originally wagered on the Don't Pass or Don't Come Bet. The original Pass, Don't Pass, Come or Don't Come Bet and any supplemental wager allowed pursuant to Section 6(e) shall be paid at the same odds as the original and supplemental wagers are paid under Section (6)(a) through (d).
- (f) Notwithstanding Section 6(e), a gaming licensee may accept a supplemental wager that exceeds an amount that is otherwise authorized by Section 6 or posted as the maximum wager permitted provided that the excess amount of the supplemental wager is necessary to facilitate the payouts.

7. Dice: retention; selection

- (a) A set of at least five dice conforming to the specifications of **205 CMR 146.45** shall be present at the craps or mini-craps table during gaming. Control of the dice at a craps table, or at a mini-craps table with an optional stickperson, shall be the responsibility of the stickperson at the table; control of the dice at a mini-craps table without an optional stickperson shall be the responsibility of the dealer at the table. The stickperson or mini-craps dealer shall retain all dice, except those in active play, in a dice cup at the table.
- (b) At the commencement of play:
 1. The craps stickperson shall offer the set of dice to the player immediately to the left of the boxperson at the table. If such a player rejects the dice, the stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice;
 2. The mini-craps dealer or the optional mini-craps stickperson shall offer the set of dice to the player immediately to his or her left at the table. If such a player rejects the dice, the dealer or stickperson shall offer the dice to each of the other players in turn clockwise around the table until one of the players accepts the dice.

- (c) The first player to accept the dice when offered shall become the shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall:
1. In craps, be placed immediately in front of the craps stickperson; and
 2. In mini-craps, be placed immediately in front of the mini-craps dealer or stickperson.

8. Throw of the dice

Upon selection of the dice, the shooter shall make a Pass or Don't Pass Bet after which he/she shall throw the two selected dice so that they leave his/her hand simultaneously and in a manner calculated to cause them to strike the end of the table farthest from him/her.

9. Invalid roll of the dice

- (a) A roll of the dice shall be invalid whenever
1. Either or both of the dice go off the table
 2. Whenever one die comes to rest on top of the other.
 3. Either or both of the dice come to rest on the chips constituting the craps bank of chips located in front of the boxperson.
 4. Either or both of the dice come to rest in the dice cup in front of the craps stickperson, or in front of the mini-craps dealer or stickperson, or on one of the rails
- (b) The persons listed in Section 9(e) shall have the authority to invalidate a roll of the dice by calling "No Roll" for any of the following reasons:
1. The dice do not leave the shooter's hand simultaneously;
 2. Either or both of the dice fail to strike an end of the table;
 3. The use of a cheating, crooked, or fixed device or technique in the roll of the dice;
- or,
4. For any other reason the craps boxperson or stickperson, or the mini-craps dealer or stickperson considers the throw to be improper.
- (c) The call of "No Roll" under either Section 9 (b) (1), (2) or (6) shall, whenever possible, be made before both dice come to rest.
- (d) A throw of the dice which results in the dice coming into contact with any match play coupons or chips on the table, other than the craps bank of chips located in front of the Boxperson, shall not be a cause for a call of "No Roll".
- (e) "No Roll" may be called:
1. In craps, by a boxperson or stickperson, as designated by the gaming licensee; and
 2. In mini-craps, by the dealer, stickperson or floorperson, as designated by the gaming licensee.
- (f) A cocked die will be called as the upper most side opposite the obstruction. A cocked die suspended between two objects that does not touch the layout will be called "No Roll."

10. Point throw; settlement of wagers

- (a) When the dice come to rest from a valid throw, the craps stickperson or the mini-craps dealer or stickperson shall at once call out the sum of the numbers on the high or

uppermost sides of the two dice. Only one face on each die shall be considered skyward.

1. In the event either or both of the dice do not land flat on the table (for example, one edge of the die is resting cocked on a stack of chips), the side directly opposite the side that is resting on the chips or other object shall be considered uppermost and skyward. If more than one side of a die is resting on a stack of chips or other object, the roll shall be void and the dice shall be re-thrown.
2. In the event of a dispute as to which face is uppermost:
 - (i) In craps, the boxperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown; and
 - (ii) In mini-craps, the floorperson shall have discretion to determine which face is uppermost or to order the throw be void and the dice be re-thrown.
- (b) In craps, after calling the throw, the stickperson shall collect the dice and bring them to the center of the table between him and the boxperson. All wagers decided by that throw shall then be settled, following which the stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the stickperson shall use a stick designed for that purpose.
- (c) In mini-craps, after calling the throw, the dealer or stickperson shall collect the dice and bring them to the center of the table. All wagers decided by that throw shall then be settled, following which the dealer or stickperson shall pass the dice to the shooter for the next throw. When collecting the dice and passing them to the shooter, the dealer or stickperson shall use a stick designed for that purpose.

11. Continuation of shooter as such; selection of new shooter

- (a) It shall be the option of the shooter, after any roll, either to pass the dice or remain the shooter except that:
 1. The shooter shall pass the dice upon throwing a loser 7; and
 2. The craps boxperson or the mini-craps dealer may order the shooter to pass the dice if the shooter unreasonably delays the game, repeatedly makes invalid rolls or violates 205 CMR.
- (b) If a shooter, after making the Come Out Point elects not to place a Pass or Don't Pass Bet, and other wagers remain on the table with respect to Come and/or Don't Come numbers, the craps stickperson or the mini-craps dealer or stickperson shall offer the dice to the player immediately to the left of the previous shooter, as provided for in Section 11(c). If there are no other players at the table, or if no other players at the table elect to make a Pass or Don't Pass Bet in order to shoot the dice and continue the game, the previous shooter shall be allowed to shoot the dice without a Pass or Don't Pass Bet only for the purpose of effecting a decision on the remaining Come and/or Don't Come Wagers. The On/Off marker shall be placed on the Don't Pass Line in the "Off" position in front of the shooter in order to indicate that the shooter is rolling the dice only to effectuate a decision for those wagers remaining on the layout. Once the remaining Come and/or Don't Come Wagers have been decided or a player wishes to place a Pass or Don't Pass Bet the game shall proceed as usual.
- (c) Whenever a voluntary or compulsory relinquishment of the dice occurs by the shooter, the craps stickperson or the mini-craps dealer or stickperson shall offer the complete set of five or more dice to the player immediately to the left of the previous shooter and, if he or she does not accept, to each of the other players in turn clockwise around the table.

- (d) The first player to accept the dice when offered shall become the new shooter who shall select and retain two of the dice offered. The remaining dice of the set shall be returned to the dice cup which shall be placed immediately in front of the craps stickperson or the mini-craps dealer or stickperson.

12. Additional procedures and rules for the fire bet

- (a) If a gaming licensee elects to offer the fire bet in the game of craps the following additional procedures shall be observed:
1. Each player shall, prior to a new shooter's initial come out roll, place his or her fire bet on the numbered designated area for the placement of fire bets that is closest to his or her position at the craps table.
 2. Whenever there is a voluntary or compulsory surrender of the dice by a shooter pursuant to Section 11 prior to the throwing of a loser 7, any pending fire bet shall be settled upon the successor shooter throwing a loser 7.
 3. Once all fire bets are placed, the dealer shall bring in each fire bet in numerical order and place it on the corresponding number of the designated area in front of the boxperson, where such bets shall remain until they are either lost or paid.
 4. With each individual point made by a shooter, the dealer shall place a fire bet point marker inscribed with the total number of different (unique) points made by the shooter in the area of the table layout containing the number of the point (4, 5, 6, 8, 9 or 10) which was just made. Each fire bet point marker shall be visually distinguishable from and have a diameter larger than any authorized gaming chip. Fire bet point markers shall be maintained by games personnel at the craps table.
 5. Fire bets shall be collected or paid, as applicable, upon a shooter throwing a loser 7.
 6. Once four different (unique) points are made, the surveillance department shall be notified for the purpose of confirming all fire bets and payouts.
- (b) If a gaming licensee elects to offer the fire bet in the game of craps the following additional rules shall apply:
1. The minimum wager shall be \$1.00 and the maximum wager shall be \$5.00 and all wagers shall be made in increments of one dollar.
 2. When a shooter makes the same point total more than once, the total number of different (unique) points made for purposes of settling a fire bet shall not increment.
 3. The four or more different (unique) points required to win a fire bet are not required to be made in any specific order or combination.

2: BLACKJACK

1. Definitions

The following words and terms, when used in this section, shall have the following meanings unless the context clearly indicates otherwise.

Blackjack-- shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer except that this shall not include an ace and a ten point value card dealt to a player who has split pairs.

Card Reader-- Device is defined in **205 CMR 146.13(7)**.

Dealer-- shall mean the person responsible for dealing the cards at a Blackjack table.

Hard Total-- shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

Soft Total-- shall mean the total point count of a hand containing an ace when the ace is counted as 11 in value.

2. Cards; number of decks; value of cards

- (a) Blackjack shall be played with at least one deck of cards. All decks of cards used to play blackjack shall comply with the requirements of the gaming equipment regulations and, except as otherwise provided in this section, all decks of cards shall be identical in appearance. Blackjack shall also be played with one additional cutting card or, if the 6 to 5 blackjack variation is in use, two additional cutting cards, which shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards in use at the table, as approved by the Commission. Notwithstanding the foregoing, the minimum number of decks used to play blackjack shall be:
1. One or two, if the 6 to 5 blackjack variation is offered;
 2. Two, if the twenty point bonus wager authorized by Section 24 is offered;
 3. Four, if the additional wager authorized by Section 17(a)3 or the progressive blackjack wager authorized by Section 19 is offered; or
 4. Six or eight, if the match-the-dealer wager authorized by Section 23 or the optional bonus wager authorized by Section 25 is offered.
- (b) The value of the cards contained in each deck shall be as follows:
1. Any card from 2 to 10 shall have its face value;
 2. Any Jack, Queen or King shall have a value of ten;
 3. An ace shall have a value of:
 - (i) Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or
 - (ii) One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by Section 17(a)1; provided, however, that the value of such ace for all other purposes under this section shall be governed by (b)3i above.

- (c) If an automated card shuffling device is utilized, blackjack shall be played with at least two decks of cards in accordance with the following requirements:
1. The cards shall be separated into two batches, with an equal number of decks included in each batch;
 2. The cards in each batch shall be identical in appearance, but the backs of the cards in each batch shall be of a different color than the cards included in the other batch;
 3. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
 4. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
 5. The cards from only one batch shall be placed in the discard rack at any given time.
- (d) Notwithstanding (c) above, an automated card shuffling device shall be utilized for the 6 to 5 blackjack variation, which shall shuffle and store one deck or a set of two decks of cards while the other deck or set of two decks is being dealt or used to play the game. Each deck or set of two decks of cards shall be alternated for use, with the deck or set of two decks in use to be shuffled upon completion of the round of play after reaching the cutting card.

3. Wagers

- (a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make a wager against the dealer which shall win if:
1. The score of the player is 21 or less and the score of the dealer is in excess of 21;
 2. The score of the player exceeds that of the dealer without either exceeding 21; or
 3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards.
- (b) Except as otherwise provided in (a)3 above, a wager made in accordance with this section shall be void when the score of the player is the same as the dealer provided, however, that a player's wager shall be lost when the dealer has a blackjack and the player has a simple 21 which is not a blackjack.
- (c) Except as otherwise provided in these regulations, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.
- (d) All wagers at blackjack shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the blackjack layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and casino supervisor and that such cash is expeditiously converted into gaming chips or plaques in accordance with the internal control regulations. All wagers at the 6 to 5 blackjack variation shall be made in multiples of \$5.00.
- (e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. All winning wagers made in accordance with (a) above shall be paid at odds of 1 to 1 with the exception of standard blackjack which shall be paid at odds of 3 to 2, or at odds of 6 to 5 for the 6 to 5 blackjack variation. Notwithstanding any other provision of this subsection and except in the 6 to 5 blackjack variation, a gaming licensee may, in its discretion, offer one or more of the following payout odds for

winning wagers made in accordance with (a) above, provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03:

1. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1;
 2. Three cards consisting of three 7's of any suit shall be paid at odds of 3 to 2; and/or
 3. A single blackjack combination consisting of a specific ace and face card designated by the gaming licensee in accordance with 205 CMR 147.03 shall be paid at odds of 2 to 1;
 4. Five cards totaling 21 shall be paid at odds of 2 to 1.
- (f) Once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.
- (g) Once a wager on the insurance line, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.
- (h) No dealer or other casino employee or casino key employee shall permit any player to engage in conduct that violates subsections (f) or (g) of this section.
- (i) After the cards have been shuffled pursuant to Section 5, a gaming licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the gaming licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.
- (j) If a double shoe is utilized, the term "first card" as used in (a), (c) and (f) above shall mean "determinant card."
- (k) Notwithstanding any other provision of this section to the contrary, a player may, in accordance with Section 19, make a supplemental progressive blackjack wager at any blackjack table where that wager is offered either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of internal control regulations.

4. Opening of table for gaming

(a) After receiving the one or more decks of cards at the table in accordance with the gaming equipment regulations, the dealer shall, as applicable, comply with the requirements of either the gaming equipment regulations.

(b) After the cards are inspected, the cards shall be spread out face upwards on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan shaped columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first player or players is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(d) If an automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the

player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

5. Shuffle and cut of the cards

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to the gaming equipment regulations, after any round of play as may be determined by the gaming licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him to the players to be cut.

(c) The player designated by subsection (e) of this section shall cut the cards by placing the cutting card in the stack at least a deck in from either end.

(d) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by the gaming equipment regulations. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(e) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the gaming licensee.

(f) If the player designated in subsection (e) of this section refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (f) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in Section 6(k) except that:

1. The gaming licensee may determine after each round of play that the cards should be reshuffled;

(i) For the 6 to 5 blackjack variation, after the cards have been removed from the automated shuffling device and cut, the dealer shall maintain one cutting card to cover the bottom card of the deck or, if two decks are used, the stacked decks. If a gaming licensee elects to deal multiple rounds of play from a single deck or two decks, the dealer shall insert a second cutting card at a position at least one-third of the way in from the back of the deck or decks. If a gaming licensee elects to deal only one round of play from a single deck, the gaming licensee shall rotate decks of cards with each round of play in accordance with the requirements of Section 2(d).

(j) If there is no gaming activity at a blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:
 - (i) The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and
 - (ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

(k) A gaming licensee may submit to the IEB for approval proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

(l) When the licensee is using a manual shuffle the following steps will be incorporated into their shuffle procedure.

1. The “plug” is a method for inserting unused cards from behind the cut card into the cards in the discard tray. This is usually the first step.
2. The “riffle” is when the cards are divided into two piles and interlaced.
3. The “turn” involves dividing the shoe into two stacks and rotating one stack 180 degrees before riffling the stacks together.
4. The “strip” also known as running cuts. The strip should not occur before at least two riffles have taken place.
5. The “cut” is the final step before the cards are put back into the shoe. This insures that the top card cannot be identified if it was accidentally exposed during the other steps.

6. Procedure for dealing of cards

(a) All cards used to game at blackjack shall be dealt from a dealing shoe specifically designed for such purpose with the exception of the 6 to 5 blackjack variation which shall be dealt from the dealer’s hand in accordance with the procedure set forth at Section 6A.

(b) Each dealer shall remove cards from the shoe with his left hand, turn them face upwards, and then place them on the appropriate area of the layout with his right hand, except that the dealer has the option to deal hit cards to the first two positions with his/her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card there from face downwards and place it in the discard rack. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players.

The burn card shall be disclosed if requested by the player

(d) If a double shoe is utilized, the following procedures shall be used in lieu of those set forth in (c) above.

1. Prior to commencement of each round of play, the dealer shall draw a card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The gaming licensee shall designate that the suits of hearts and diamonds shall correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs shall correspond to the color of the backs of the cards being dealt from the other side of the shoe.
2. A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be burned by placing it in a segregated area of the dealing shoe.

(e) At the commencement of each round of play, or immediately after the determinant card has been drawn and either burned or used as the player's first card, the dealer shall, starting on his left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to himself;
3. A second card face upwards to each box in which a wager is contained.

(f) After two cards have been dealt to each player and the appropriate number to the dealer, the dealer shall, beginning from his left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he wishes to surrender, double down, split pairs, stand or draw, as provided for by this chapter.

(g) As each player indicates his decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these regulations and shall announce the new point total of such player after each additional card is dealt.

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by Section 12(b) shall be dealt face upwards at this time after which the dealer shall announce his total point count. In lieu of the requirements of this paragraph, the procedures set forth in (j) or (k) below may be implemented.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his cards against the bottom of the players' cards and place them in the discard rack.

(j) In lieu of the procedures set forth in (h) above, a gaming licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card in a manner as to not disclose the value of the card and before additional cards are dealt to the players provided that said dealer not look at the face of his or her hole card until after all other cards requested by the

players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a gaming licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table.

1. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with Sections 3, 7 and 20.
2. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by Section 19.
3. If a gaming licensee offers the additional wager authorized by Section 17(a)3 at a blackjack table that has a card reader device and the dealer has a blackjack, the dealer shall, starting from his or her left, offer any player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(k) In lieu of the procedures set forth in (h) above, a gaming licensee may permit a blackjack dealer to deal his or her hole card face upward after a second card and before additional cards are dealt to the players, provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by Section 19. Notwithstanding any other provision of this section, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

1. Winning wagers shall be determined in accordance with Section 3(a) and (b), provided, however, that a player's wager shall be lost if the score of the player is the same as the dealer, except that a player's wager shall win if both the player and dealer have blackjack;
2. Winning wagers shall be paid in accordance with Section 3(e), except that standard blackjack shall be paid at odds of 1 to 1;
3. Surrender, pursuant to Section 8, and insurance wagers, pursuant to Section 9, shall not be available;
4. A player may double down, pursuant to Section 10, only on a point count of 9, 10 or 11;
5. Any player who elects to split cards of identical value, pursuant to Section 11, may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and
6. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with Sections 3 and 7; provided however, if a casino elects to offer the additional wager authorized by Section 17(a)3 and the dealer has blackjack, the dealer shall, starting from his or her left, offer each player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(l) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the dealer shall:

1. Collect the cards as provided in (i) above;

2. Prepare to shuffle the cards, as follows:
 - i. Whenever a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing

(m) No player or spectator shall handle, remove or alter any cards used to game at blackjack except as explicitly permitted by these regulations and no dealer or other gaming employee shall permit a player or spectator to engage in such activity.

(n) Each player at the table shall be responsible for correctly computing the point count of his hand and no player shall rely on the point counts required to be announced by the dealer under this section without himself checking the accuracy of such announcement.

6a. Procedure for dealing cards in 6 to 5 blackjack variation

(a) If a gaming licensee offers the 6 to 5 blackjack variation, a dealer shall deal the cards from his or her hand in accordance with the subsections below.

(b) Once the applicable procedures required by Section 5 have been completed, the dealer shall remove the shuffled deck or decks from the automated shuffling device and shall place the single deck or two stacked decks of cards in either hand. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

(c) At the commencement of each round of play, the dealer may, upon the election of the gaming licensee, burn the top card of the deck or stack of two decks and not reveal the card to any player. The dealer shall then, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face down to each box on the layout in which a wager is contained;
2. One card face up to the dealer; and
3. A second card face down to each box in which a wager is contained.

(d) After two cards have been dealt face down to each player and one card face upwards to the dealer, each player may, with one hand, pick up and evaluate the two cards dealt to him or her. The dealer shall then, beginning from the dealer's left, ascertain from each player upon each such player's indication whether he or she wishes to double down, split pairs, stand or draw as provided for by this section.

(e) As each player indicates his or her decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these rules.

1. If a player indicates that he or she wishes to split a pair, the dealer shall turn over the player's two cards dealt face down and proceed in accordance with Section 11.
2. If a player is dealt a card which causes his or her point total to exceed 21, the player shall immediately discard his or her first two cards face down. A player shall not intentionally draw additional cards after exceeding a point count of 21.
3. The dealer shall immediately collect a player's losing wager and place the player's cards in the discard rack.

(f) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upwards to himself or herself, provided, however, that such card shall not be dealt until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the

table. Any additional cards authorized to be dealt to the hand of the dealer by Section 12(c) shall be dealt face upwards at this time after which the dealer shall announce his or her total point count.

(g) After all additional cards have been dealt in accordance with (e) and (f) above, the dealer shall turn over each player's two cards dealt face down and settle all remaining wagers.

(h) In lieu of the procedures set forth in (d) through (g) above, a gaming licensee may permit a blackjack dealer in the 6 to 5 variation to deal his or her second card face downward and to utilize a card reader device pursuant to Section 13(7) prior to dealing any additional cards to the players.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his or her cards against the bottom of the players' cards and place them in the automated shuffling device.

(j) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall collect the cards as provided in (i) above, shuffle the cards and alternate the deck or set of two decks pursuant to Section 2(e) for the next round of play.

(k) Each player at the table shall be responsible for correctly computing the point count of his or her hand and no player shall rely on the point count required to be announced by the dealer under this section without checking the accuracy of such announcement.

7. Payment of blackjack; even-money payout option for certain insurance wagers

(a) If the first face up card dealt to the dealer is a 2, 3, 4, 5, 6, 7, 8, or 9 and a player has blackjack, the dealer shall announce and pay the blackjack at odds of 3 to 2 and, unless the player has also made a blackjack bonus wager pursuant to Section 20, shall remove the player's cards before any player receives a third card.

(b) If the first face up card dealt to the dealer is an Ace, King, Queen, Jack or Ten and a player has a blackjack, the dealer shall announce the blackjack but shall make no payment nor remove any cards until all other cards are dealt to the players and the dealer receives his second card. If, in such circumstances, the dealer's second card does not give him blackjack, the player having blackjack shall be paid at odds of 3 to 2. If, however, the dealer's second card gives him blackjack, the wager of the player having blackjack shall be void and constitute a standoff.

(c) If the first face up card dealt to the dealer is an Ace and a player has blackjack, a gaming licensee may, notwithstanding (b) above and before any additional cards are dealt, offer the player the option to be paid at odds of 1 to 1 on the blackjack wager instead of making an insurance wager pursuant to Section 9. If the gaming licensee chooses to offer the even-money payout option authorized by this subsection, notice shall be provided by the gaming licensee in accordance with 205 CMR 147.03.

8. Surrender

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his hand for that round by surrendering one-half his wager. All decisions to surrender shall be made prior to such player indicating as to whether he wishes to double down, split pairs, stand, and/or draw as provided for in this section.

1. Should the first card dealt to the dealer be other than an ace or ten-value card, the dealer shall immediately collect one-half of the wager and return one-half to the player.
2. Should the first card dealt to the dealer be an ace or ten-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager should the dealer have blackjack or collecting one-half of the wager and returning one-half of the wager to the player should the dealer not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager will be settled separately as provided for above and in accordance with Section 9 and one will have no bearing on the other.

(c) Each gaming licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a gaming licensee offers the rule variation multiple action blackjack pursuant to Section 18, or on any blackjack table which offers the 6 to 5 blackjack variation or the progressive blackjack wager pursuant to Section 19, the surrender option shall not be available. A gaming licensee shall not initiate or terminate the use of the surrender option at a table unless the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03.

9. Insurance wagers

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which, except as otherwise provided in Section 7(c), shall win if the dealer's second card is a King, Queen, Jack or 10 and shall lose if the dealer's second card is an ace, 2, 3, 4, 5, 6, 7, 8, or 9.

(b) An insurance bet may be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet. If a card reader device is not in use, all insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table except, at the discretion of the gaming licensee, a player may place an insurance wager immediately prior to such player indicating whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this section and prior to any additional cards being dealt, provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after he draws his second face up card or discloses his hole card and before he draws any additional cards.

(e) Insurance wagers shall not apply to the progressive blackjack wager permitted pursuant to Section 19.

(f) An insurance wager does not apply to any of the additional wagers permitted pursuant to Section 17(a).

10. Doubling down

(a) Except for Blackjack or a point count of twenty-one in two cards, a player may elect to double down, that is, make an additional wager not in excess of the amount of his original wager, on the first two cards dealt to him or the first two cards of any split pair on the condition that one and only one additional card shall be dealt to the hand on which he has elected to double down.

(b) If a dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in doubling down.

(c) Upon a player's election to double down as authorized by this section, the dealer shall deal the one additional card face upwards. Notwithstanding the foregoing or any other provision of this section, a gaming licensee may, at its discretion, require the dealer at one or more blackjack tables to deal the one additional card face down or, alternatively, permit a player to request that his or her one additional card be dealt face down. If the face down dealing procedure is implemented at a particular table upon the request of a player, the procedure shall, commencing with the next round of play, be offered to all players at that table. Regardless of the dealing procedure in effect, the one additional card shall be placed sideways on the layout. The gaming licensee shall post a notice of any optional dealing procedure in effect at a particular table and identify its choice of dealing procedure under this subsection in its approved gaming submission as either: face up at all tables, face down at designated table(s) or face down at the request of a player. If the one additional card is dealt face down, such card shall be turned face upward after the dealer has drawn additional cards to his or her hand in accordance with Section 12(b) and at such time as the player's wagers are to be settled in rotation at the conclusion of the round of play.

(d) In the 6 to 5 blackjack variation, a gaming licensee may prohibit doubling down after splitting pairs upon compliance with the notice requirements set forth at 205 CMR 147.03.

11. Splitting pairs

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand so formed in an amount equal to his original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his decision to stand, draw or double down with respect thereto except that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and
2. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a gaming licensee may, at its discretion, permit a player to split pairs up to three times (a total of four hands) at a blackjack table with up to six player boxes or twice (a total of three hands) at a blackjack table with seven player boxes if notice of the option is provided as set forth in 205 CMR 147.03, except that this option shall

not be available in games in which the rule variation multiple action blackjack is available pursuant to Section 18. If a gaming licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided as set forth in 205 CMR 147.03. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

(f) If a player has made the additional wager authorized by Section 17(a)3, is dealt two sevens as his or her initial two cards and elects to split the pair of sevens, the dealer shall announce that the player is splitting sevens and forfeiting any potential payout for three sevens. The player shall be paid for the additional winning wager prior to any additional cards being dealt to either of the split hands.

12. Drawing of additional cards by players and the dealer

(a) A player may elect to draw additional cards whenever his point count total is less than 21 except that:

1. A player having Blackjack or a hard or soft total of 21 may not draw additional cards;
2. A player electing to double down shall draw one and only one additional card;
3. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(b) Except as provided in (c) or (d) below, a dealer shall draw additional cards to his or her hand in accordance with one of the following options:

1. The dealer shall draw additional cards until he or she has a hard or soft total of 17, 18, 19, 20 or 21; or
2. The dealer shall draw additional cards until he or she has:
 - (i) A hard total of 17, 18, 19, 20 or 21; or
 - (ii) A soft total of 18, 19, 20 or 21.

(c) Except as provided in Section 25(d), a dealer shall draw no additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

(d) In the 6 to 5 blackjack variation, a dealer shall draw additional cards to his hand until he has a hard total of 17 or a hard or soft total of 18, 19, 20 or 21, at which point no additional cards shall be drawn.

13. More than one player wagering on a box

(a) Unless otherwise directed by the Commission, a gaming licensee may permit from one to three people to wager on any one box of the Blackjack layout provided that the first person wagering on that box consent to additional players wagering on such box and provided further that the gaming licensee adhere to such procedures and limitations imposed by the Commission as dictated by the particular circumstances. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by Section 19.

(b) Whenever more than one player wagers on a box, the player who is seated at that box shall have the exclusive right to call the decision with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such

box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager as provided for in Section 11 to cover each split pair or designate which of the split pairs they wish their initial wager to apply.

(f) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance bet in accordance with Section 9 regardless of whether the other players on that box make such a bet.

(g) The Commission and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the gaming licensee to establish the ability of its dealers to implement this section.

14. A player wagering on more than one box

A player may only wager on one box at a Blackjack table unless the gaming licensee, in its discretion, permits the player to wager on additional boxes.

15. Irregularities

(a) In any table game when a card is delivered incorrectly the card will not under any circumstances be placed backwards on the game. As stated in the irregularities sections of the specific game the card will move forward or then be used as the dealer's next card or burned. The licensee will have the option to allow one or more players out of the hand when the dealer is found to make this error.

(b) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack or in a segregated area of the double shoe.

(c) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(d) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(e) If the dealer has seventeen and accidentally draws a card for himself, such card shall be burned.

(f) If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself.

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut

according to the procedures outlined in Section 5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play. For the 6 to 5 blackjack variation, if there are insufficient cards remaining in the deck in use to complete a round of play, all the discarded cards from the deck in use shall be shuffled by hand and cut according to the procedures outlined in Section 5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(h) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(i) Any round of play drawn from the inappropriate side of a double shoe shall be treated as if it were drawn from the appropriate side of the shoe and concluded.

(j) If after receiving the first two cards and the dealer fails to deal an additional card(s) to a player who has requested such a card, then, at the player's option, the dealer shall either deal the additional card(s) after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or call the player's hand dead and return the player's original wager.

(k) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack or 10, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or
2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(l) If a card reader device malfunctions the dealer may only continue dealing the game of blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

(m) If the dealer fails to move his or her original face up card to the area of the layout designated for the second or third hand of the round in accordance with Section 18, the round shall continue as if the original face up card was moved to the appropriate area of the layout.

(n) If the dealer inadvertently picks up his or her original face up card and places it in the discard rack prior to the completion of the second or third hand of multiple action blackjack, the dealer shall immediately notify a casino supervisor assigned to that table. The casino supervisor shall remove the appropriate cards from the discard rack and reconstruct the last hand of play so as to determine the dealer's original face up card. The original face up card shall be placed in the appropriate area on the layout, and the remaining cards shall be returned to the discard rack. Play shall resume in accordance with the rules of this chapter.

(o) If the light at a player's betting area on a blackjack table which offers the progressive blackjack wager is not operating properly, no progressive wager shall be permitted in that betting area.

(p) If the bonus blackjack system fails to select or display a payout amount when the bonus blackjack button is pressed, and the amount of the payout cannot be ascertained by a casino supervisor from the table controller or otherwise, the patron's wager shall be paid at 21-to-1.

(q) If a gaming licensee implements the procedure by which one additional card is dealt face down to a hand on which a player has elected to double down pursuant to Section 10(c) and the dealer inadvertently deals such card face upwards, play shall continue and the player's wagers

shall be resolved in completion of the round of play.

16. Five cards totaling 21 rule

(a) Whenever a player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, the winning hand shall be paid at odds of 2 to 1.

(b) If the player has achieved a score of 21 in five cards and the dealer has blackjack, the player's wager shall be settled in accordance with Section 3(b). If the player has achieved a score of 21 in five cards and the dealer has achieved a score of 21 in three or more cards, the player's wager shall be considered void and said wager shall be returned to the player.

(c) A gaming licensee may, in its discretion, offer to all patrons at a blackjack table the five cards totaling 21 option authorized in this section, provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03 prior to withdrawing the offer of this option.

17. Permissible additional wagers

(a) A gaming licensee may, in its discretion, offer to all players at a blackjack table that does not offer the progressive blackjack wager authorized by Section 19 the option to make one of the following additional wagers provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03 prior to withdrawing the offer of this option:

1. A wager on whether the player's initial two cards shall have a point total either greater than or less than 13;
2. A wager on whether the player's initial two cards shall be of the same suit; or
3. A wager on whether one or more of the player's initial three cards shall be a seven.

(i) The additional wager shall be \$1.00.

(b) Prior to the first card being dealt for each round of play, each player shall make a wager against the dealer as required by Section 3(a) and (d) and, if given an option to make an additional wager, shall also indicate whether he or she wishes to wager, as applicable, that:

1. The point total of the player's initial two cards shall exceed 13, which wager shall win if the point total does exceed 13;
2. The point total of the player's initial two cards shall be less than 13, which wager shall win if the point total is less than 13;
3. The player's initial two cards shall be of the same suit, which wager shall win if the initial two cards are of the same suit; or
4. One or more of the player's initial three cards shall be a seven, which wager shall win if one or more of the initial three cards dealt to the player is a seven.

(c) An additional wager made pursuant to (a) 1 above shall be lost when the point total of the player's initial two cards equals 13.

(d) All losing additional wagers shall be collected by the dealer immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table.

(e) All winning additional wagers shall be paid immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table.

Notwithstanding the foregoing, if a wager authorized by (a) 3 above is a winning wager because the player has received two sevens as the initial two cards dealt to his or her hand, the winning wager shall be paid immediately after the player elects to draw an additional card, surrender, stand, double down or split pairs. All winning additional wagers shall be paid at the following

odds:

1. For wagers made pursuant to (a)1 above, one to one; or
2. For wagers made pursuant to (a)2 above, depending on the number of decks in use at the table and the cards received by the player, in accordance with one of the following options as selected by the gaming licensee; provided, however, that notice of the payout option selected by the gaming licensee or any change thereto shall be provided in accordance with the requirements of 205 CMR 147.03; and provided further, however, that the same payout option shall be used by a gaming licensee at all blackjack tables which use the same number of decks of cards:

i. Single Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	50 to 1	10 to 1	5 to 1	25 to 1
Any two cards	2.5 to 1	3 to 1	3 to 1	2.5 to 1

ii. Two Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	10 to 1	5 to 1	25 to 1	20 to 1
Any two cards	3 to 1	3 to 1	2.5 to 1	2.5 to 1

iii. Four Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	5 to 1	25 to 1	20 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2 to 1

iv. Six Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	5 to 1	25 to 1	20 to 1	15 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2.5 to 1

v. Eight Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
King and queen	5 to 1	25 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2 to 1

3. For wagers made pursuant to (a)3 above, the player shall be paid only for the highest winning payout below:

<u>Hand</u>	<u>Payout Odds</u>
Three sevens of the same suit	5000 to 1
Three sevens of any suit	500 to 1
Two sevens of the same suit	100 to 1

(initial two cards)	
Two sevens of any suit	50 to 1
(initial two cards)	
One seven	3 to 1
(initial card)	

(f) An additional wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques in accordance with internal control regulations.

- (g) Any additional wager made pursuant to this section shall not exceed the lesser of:
1. The amount of the blackjack wager made by the player pursuant to Section 3(a) and (d); or
 2. A maximum limit established by the gaming licensee.

(h) A gaming licensee shall post the maximum limit of the additional wager, as established in (g) above, in accordance with 205 CMR 147.03.

(i) An additional wager shall have no bearing on any other wager made by the player at the game of blackjack.

18. Multiple action blackjack rule

(a) A gaming licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the players hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by Section 19, the blackjack bonus wager authorized by Section 20, the streak wager authorized by Section 22, the match-the-dealer wager authorized by Section 23, the twenty point bonus wager authorized by Section 24, or the optional bonus wager authorized by Section 25.

(b) Prior to the first card being dealt for the first of the three rounds of play, each player shall be required to make two or three wagers against the dealer as required by Section 3(a) and (d) by placing the wagers in the designated betting areas on the layout. A gaming licensee may, in its discretion, require every player to place a wager against all three of the dealer's hands. The minimum number of wagers required and the minimum and maximum limits for each wager shall be posted at the table in accordance with 205 CMR 147.03.

(c) After all wagers have been placed, the dealer shall deal the cards in accordance with Section 6(e). As each player's point total is announced, the player shall indicate whether he wishes to double down, split pairs, stand or draw as provided for by this section, except that, a decision to double down or split pairs shall require an additional wager for each wager placed by the player in accordance with (b) above.

(d) Any player may elect to make an insurance wager pursuant to Section 9 on any or all of his or her wagers made in accordance with (b) above. Such wager or wagers shall be decided individually based on the second card dealt to each of the dealer's hands.

(e) After the decisions of all players have been implemented and all additional cards have been dealt, the dealer shall deal a second card to his or her original face up card in accordance with Section 6(h) and any additional cards required by Section 12(b).

(f) Once all wagers on the dealer's first hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the first spot of each player's betting area, except that all of a player's wagers shall be collected along with his or her cards when that player's hand exceeds a hard total of 21. The dealer shall collect all of his or her cards and place them face down in the discard rack in accordance with one of the following:

1. If the hand of each player at the table has exceeded a hard total of 21, the dealer shall draw no additional cards pursuant to Section 12 and the dealer shall collect all of his or her cards including his or her original face up card; or
2. If a wager remains on the second or third spot of a player's betting area, the dealer shall then collect all of his or her cards except his or her original face up card.

(g) If the dealer's cards have been collected and discarded in accordance with (f) 2 above, the dealer shall move his or her original face up card to the area of the layout designated for the dealer's second hand and shall deal a second card to his or her original face up card in accordance with Section 6(h) and any additional cards required by Section 12(b).

(h) Once all wagers on the dealer's second hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the second spot of each player's betting area. The dealer shall then collect all of his or her cards except his or her original face up card and place them face down in the discard rack. The dealer shall then move his or her original face up card to the area of the layout designated for the dealer's third hand and shall deal a second card to his or her original face up card in accordance with Section 6(h) and any additional cards required by Section 12(b), except that if no player has made a third wager the round shall be concluded in accordance with (j) below.

(i) Once all wagers on the dealer's third hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the third spot of each player's betting area.

(j) At the conclusion of the third hand, all cards still remaining on the layout shall be picked up in accordance with Section 6(i).

19. Progressive blackjack wager payouts; rules

(a) If a blackjack table includes the equipment that is required by internal control submission and the gaming equipment regulations to offer a progressive blackjack wager, a gaming licensee may give each player at that blackjack table the option to make an additional one dollar wager on whether the player will be dealt any of the designated series of cards set forth in (c) below. This wager shall be known as a progressive blackjack wager.

(b) Prior to the first card being dealt for each round of play, each player may make a progressive blackjack wager by placing a one dollar gaming chip in the designated chip acceptor device at his or her betting position. Once such wagers have been placed, a light shall then illuminate at each betting position at which a progressive blackjack wager has been made. In accordance with the gaming equipment regulations the dealer shall ensure that only one progressive blackjack wager has been made for each light that is illuminated and shall verify that the number of gaming chips wagered equals the number of lights illuminated. The dealer shall then announce "no more bets" and register the progressive wagers on the progressive meter and reset meter, if applicable. The dealer shall then deal the hand to all players in accordance with

Section 6.

(c) A player who has placed a progressive blackjack wager shall win the specified payout if he or she receives any of the following combinations of cards:

<u>Winning Hand</u>	<u>Payout</u>
Four black or four red aces in the first four cards	100% of the progressive meter amount
Three aces of the same suit in the first three cards	\$2,500
Any three aces in the first three cards	\$250.00
Two aces of the same suit in the first two cards	\$100.00
Any two aces in the first two cards	\$25.00

(d) A progressive blackjack wager shall have no bearing on any other wager made by a player at the game of blackjack and shall be paid irrespective of the point total of the hand of the dealer.

(e) A winning player shall receive the payout for only the highest possible progressive blackjack hand.

(f) A player shall only be permitted to make a progressive blackjack wager if he or she has placed a blackjack wager in compliance with Section 3(a) and (d).

(g) Prior to making a payout for a winning progressive blackjack wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive blackjack payout pursuant to approved internal control procedures.

(h) All winning progressive blackjack wagers shall be paid in accordance with the amount on the primary meter when the player's regular blackjack wager is settled pursuant to Section 3(e), provided, however, if more than one player at a table has four black or four red aces on the first four cards, each player shall share equally in the amount on the progressive meter when the first player with four aces is to be paid. If a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to internal control regulations.

(i) The rate of progression for the progressive meter or, if applicable, the reset meter and progressive meter combined, shall be no less than 70 percent. The initial amount placed on the progressive meter by the gaming licensee and the portion of the reset amount funded by the gaming licensee shall be established by each gaming licensee and approved pursuant to internal control regulations. In no instance shall the initial amount on the progressive meter or the reset amount funded by the gaming licensee be less than \$5,000.

20. Blackjack bonus wager

(a) If a blackjack table includes the equipment required by the gaming equipment regulations to offer a blackjack bonus wager, a gaming licensee may offer each player at that blackjack table the option to make an additional wager of \$1.00 or \$5.00, as to whether the player will be dealt a blackjack in the first two cards. This wager shall be known as a blackjack bonus wager.

(b) Prior to the first card being dealt for each round of play, each player may make a blackjack bonus wager by placing gaming chips in the designated betting area on the layout, except that a verbal wager accompanied by cash may be accepted, provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips in accordance with internal control regulations. The dealer shall then announce “No more bets” and deal the hand to all players in accordance with Section 6.

(c) A player shall be permitted to make a blackjack bonus wager only if he or she has first placed a blackjack wager in compliance with Section 3(a) and (d).

(d) A player who has placed a blackjack bonus wager shall win if the player receives a blackjack in the first two cards.

(e) After the second card is dealt to all players at the table, and prior to any additional cards being dealt to any player or the dealer:

1. All losing blackjack bonus wagers shall be collected by the dealer; and
2. The cards of any player with a winning blackjack bonus wager shall be placed underneath that player’s blackjack bonus wager by the dealer.

(f) The dealer shall then proceed to complete the round of play, collecting any other losing wagers and paying off any other winning wagers in accordance with Section 6. After all such wagers have been settled, the dealer, starting on his or her left and continuing around the table, shall place the blackjack bonus button in front of each player with a winning blackjack bonus wager. Each winning blackjack bonus player shall press the blackjack bonus button once, causing the bonus amount payable to that player to be displayed on the blackjack bonus display.

(g) Prior to making a payout for a winning blackjack bonus wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify the amount of the blackjack bonus payout shown on the blackjack bonus display at the table;
3. In a tone of voice calculated to be heard by the patron who won it and the casino supervisor assigned to the table, verbally announce the amount of the blackjack bonus payout, if it is less than \$100.00; and
4. Have a casino supervisor confirm and verify the amount of the blackjack bonus payout, if it is \$100.00 or more.

(h) After all winning blackjack bonus wagers have been paid, the dealer shall remove all cards and wagers remaining on the layout, in accordance with Section 6(i).

(i) A blackjack bonus wager shall have no bearing upon any other wager made by a player at the game of blackjack, and shall be paid regardless of the point total of the dealer’s hand.

(j) A gaming licensee shall pay winning blackjack bonus wagers at no less than the amounts listed below:

<u>Blackjack bonus wager</u>	<u>Blackjack bonus payout</u>
\$1.00	\$5.00 minimum to \$1,000 maximum
\$5.00	\$50.00 minimum to \$5,000 maximum

(k) Notwithstanding any minimum or maximum payoff amounts in (i) above, the house advantage for blackjack bonus wagers shall not exceed 30 percent or be less than zero. Additionally, although the house advantage may vary for different denominations of the wager, the house advantage for a blackjack bonus wager of any given denomination shall be the same in all blackjack games offered by that gaming licensee at any given time.

(l) The blackjack bonus wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to Section 18, a progressive blackjack wager pursuant to Section 19, a streak wager pursuant to Section 22, a twenty point bonus wager pursuant to Section 24, or an optional bonus wager pursuant to Section 25.

21. Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in Sections 5 and 6, a gaming licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Commission or its authorized designee.

22. Streak wager

(a) If a blackjack table includes the information and equipment required by the gaming equipment regulations, a gaming licensee may, in its discretion, offer each player at that blackjack table the option to make an additional wager that the player will win either two, three, four or five consecutive hands of blackjack. This wager shall be known as a streak wager.

(b) Prior to the first card being dealt for each round of play, any player who has placed a blackjack wager in compliance with Section 3(a) and (d), may make a streak wager by placing gaming chips in the appropriate designated betting area of the layout.

(c) Once the round of play has been dealt, the dealer shall, starting with the player farthest to his or her right and continuing counter-clockwise around the table, collect all losing blackjack and streak wagers and place them in the table inventory container, pay off all winning blackjack and streak wagers, place any necessary streak lammer in accordance with (d) below, and then collect the cards and place them in the discard rack in accordance with Section 6.

(d) When any player making an optional streak wager has won an initial blackjack hand, the dealer shall place a lammer button or other marker device approved by the Commission in the player's streak betting area labeled "2," to indicate that the player has one winning blackjack hand and is attempting to obtain a second consecutive winning hand.

1. If a player had placed a streak wager on the designated betting area labeled "2" and the player wins the next consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.
2. If a player had placed a streak wager on the designated betting area labeled "3," the player must win the next two consecutive blackjack hands. If the player wins the second consecutive blackjack hand, the dealer shall move the lammer button onto the designated betting area labeled "3" to indicate that the player has won two consecutive hands and is attempting to obtain a third consecutive winning hand. If the player wins the third consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.
3. If a player had placed a streak wager on the designated betting area labeled "4" the player must win the next three consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled "3," and then onto "4". If the player wins the fourth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.
4. If a player had placed a streak wager on the designated betting area labeled "5" the player must win the next four consecutive blackjack hands. With each

consecutive win, the dealer shall move the lammer button onto the designated betting area labeled “3,” then onto “4,” and then onto “5”. If the player wins the fifth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

(e) If a player loses a blackjack hand during the pendency of a streak wager, the streak wager shall lose and the dealer shall collect the losing streak wager and the losing blackjack wager from that player.

(f) If a player makes a streak wager in conjunction with a blackjack hand, and thereafter fails or refuses to complete the underlying blackjack hand or any successive blackjack hands required to satisfy the streak wager, the streak wager shall be deemed abandoned and lost.

(g) A push shall not advance or lose a streak wager.

(h) A player who elects to split pairs on any hand during the pendency of a streak wager must win a majority of the split hands to advance the consecutive winning streak; otherwise the streak wager is lost. If a player wins and loses the same number of split hands, the streak wager is not advanced or lost. A push on a split hand shall not advance or lose a streak wager.

(i) A streak wager shall have no bearing upon any other wager made by a player at the game of blackjack.

(j) A gaming licensee shall pay winning streak wagers at no less than the amounts listed below:

<u>Streak wager</u>	<u>Streak payout</u>
Two consecutive winning hands	3 to 1
Three consecutive winning hands	7 to 1
Four consecutive winning hands	17 to 1
Five consecutive winning hands	37 to 1

(k) A player may make more than one streak wager at a time on a blackjack hand, provided that:

1. All such streak wagers are placed simultaneously (that is, placing streak wagers on designated betting areas “3” and “4” at the same time) and prior to any cards being dealt for that hand;
2. A player who makes a multiple streak wager may not place any additional streak wagers until all prior streak wagers made by that player have been determined; and
3. When multiple streak wagers are in play, the dealer shall move the lammer to the next applicable streak betting area, if any, prior to paying any winning streak wager.

(l) The streak wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to Section 18, a progressive blackjack wager pursuant to Section 19, a blackjack bonus wager pursuant to Section 20, a twenty point bonus wager pursuant to Section 24, or an optional bonus wager pursuant to Section 25.

23. Match-the-dealer wagers

(a) A gaming licensee may, at its discretion, offer players at a blackjack table the option to make an additional match-the-dealer wager. The match-the-dealer wager of a player shall win if either of the player’s initial two cards matches the dealer’s initial card. For purposes of the

match-the-dealer wager, any card with a face value of 10 or a point value of 10 (jack, queen, king) shall only match a card of identical ascription without regard to value.

1. A winning match-the-dealer wager shall be paid in accordance with (f) below.
2. If both of the initial cards dealt to a player match the dealer's initial card, the player shall be paid for each card.

(b) A match-the-dealer wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by Section 3(a) may make a match-the-dealer wager. The minimum and maximum match-the-dealer wagers permitted by a gaming licensee shall be posted in accordance with 205 CMR 147.03.

(d) A match-the-dealer wager shall be made by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques in accordance with internal control regulations.

(e) Immediately after the second card is dealt to each player, and prior to any additional cards being dealt to any player at the table or the dealer and before any card reader device is utilized, all losing match-the-dealer wagers shall be collected by the dealer, and then all winning match the dealer wagers shall be paid in accordance with (f) below.

(f) All winning match-the-dealer wagers shall be paid at no less than the following odds for each card that matches the dealer's initial card:

Six-deck blackjack

Non-matching suit	4 to 1
Matching suit	11 to 1

Eight-deck blackjack

Non-matching suit	3 to 1
Matching suit	14 to 1

(g) The match-the-dealer wager may not be offered at a blackjack table that offers an optional bonus wager pursuant to Section 25.

24. Twenty point bonus wager

(a) A gaming licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that the player will be dealt a point count of twenty in the first two cards. For the purposes of these rules, this wager shall be known as the twenty point bonus wager.

(b) A twenty point bonus wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with Section 3(a) may make a twenty point bonus wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted, provided

that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips or plaques in accordance with internal control regulations. The minimum and maximum twenty point bonus wagers permitted by a gaming licensee shall be posted in accordance with 205 CMR 147.03.

(d) The dealer shall then announce “No more bets” and deal the initial two cards to all players and the dealer in accordance with Section 6(e) and (j). Prior to any additional cards being dealt to any player at the table, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession, except as provided in (e) below, all twenty point bonus wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(e) If the up card of the dealer is a ten, jack, queen, king or ace and a player who has placed a twenty point bonus wager has two queens of hearts, that player’s twenty point bonus wager shall be settled after all other twenty point bonus wagers. Upon notification to and in the presence of a floorperson, the dealer shall settle all such twenty point bonus wagers as follows:

1. If the gaming licensee utilizes a card reader device pursuant to Section 6(j) and the dealer:
 - (i) Has a blackjack, the player shall be paid in accordance with (f) below when the player’s blackjack wager is settled; or
 - (ii) Does not have a blackjack, the player shall be paid in accordance with (f) below before any other cards are dealt; or
2. If the gaming licensee does not utilize a card reader device, the player shall be paid in accordance with (f) below when the player’s blackjack wager is settled.

(f) All winning twenty point bonus wagers shall be paid once for the highest qualifying hand and at no less than the odds in the following pay table selected by the gaming licensee and posted at the table pursuant to 205 CMR 147.03:

<u>Winning Hand</u>	<u>Pay table A</u>	<u>Pay table B</u>
Queen of hearts pair and dealer blackjack	1000 to 1	1000 to 1
Queen of hearts pair	125 to 1	200 to 1
Matched 20	19 to 1	25 to 1
Suited 20	9 to 1	10 to 1
Any 20	4 to 1	4 to 1

(g) For purposes of (f) above, the following definitions shall apply:

1. “Matched 20” – Two identical cards with a total value of 20, except for a queen of hearts pair (for example, two kings of diamonds).
2. “Suited 20” – Two cards of the same suit with total value of 20 (for example, one king of diamonds and one jack of diamonds).
3. “Any 20” – Two cards of different suits with a total value of 20 (for example, one king of diamonds and one king of hearts, or one king of diamonds and one jack of hearts).

(h) Notwithstanding the minimum payout odds required in (f) above for a winning hand of queen of hearts pair and dealer blackjack, a gaming licensee may establish a maximum amount as approved by the Commission that is payable to all such winning hands in the aggregate on a single round of play, which amount shall be at least \$25,000 or the maximum amount that one

patron could win per round when betting the minimum permissible wager, whichever is greater. Pursuant to any such established maximum payout limit, if more than one player at a table has a winning hand of queen of hearts pair and dealer blackjack, each player shall share the maximum payout amount proportionately to the amount of their respective wagers. The payout limit and the proportionate allocation between two or more players with such winning hands shall either be included on the layout or posted at the table pursuant to the gaming equipment regulations). If the payout limit is not included on the layout, each gaming licensee shall provide notice of any decrease in the payout limit in accordance with 205 CMR 147.03.

(i) The twenty point bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to the gaming equipment regulations, a progressive blackjack wager pursuant to Section 19, a blackjack bonus wager pursuant to Section 20, a streak wager pursuant to Section 22, or an optional bonus wager pursuant to Section 25.

25. Optional bonus wagers

(a) A gaming licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that the dealer shall be required to draw a third card and that the third card will result in the dealer’s hand having a point total greater than 21.

(b) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with Section 3(a) may make the bonus wager authorized by this section by placing his or her wager on the appropriate area of the blackjack layout. A verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques in accordance with internal control regulations.

(c) The amount of an optional bonus wager shall be at least \$1.00 but shall not exceed the lesser of the player’s wager pursuant to Section 3(a) or any maximum amount established by the gaming licensee and posted in accordance with 205 CMR 147.03.

(d) The optional bonus wager of a player shall lose if the dealer’s first two cards have a point count of 17 or higher or, if the dealer is required to draw a third card, the dealer’s first three cards have a point count of 21 or less. The optional bonus wager of a player shall win if the dealer is required to draw a third card and the third card results in the dealer’s hand having a point total of greater than 21. If the dealer’s first two cards have a point total of less than 17 and any player has placed an optional bonus wager under this section, the dealer shall be required to draw a third card regardless of whether all players have been dealt blackjack.

(e) Immediately after the dealer either determines his or her first two cards have a point count of 17 or higher or deals a third card to his or her hand, the dealer shall, before any other wagers are settled, settle all optional bonus wagers. Starting with the player farthest to the dealer’s right who has placed an optional bonus wager and proceeding around the table in a counterclockwise direction, the dealer shall collect all losing optional bonus wagers and pay all winning optional bonus wagers based upon the value of the third card drawn by the dealer as set forth in the following pay table:

<u>Dealer’s Third Card Value</u>	<u>Payout Odds</u>
Ten	3 to 1
Nine	5 to 1
Eight	7 to 1

Seven	9 to 1
Six	15 to 1

(f) Notwithstanding (e) above, if the dealer is required to draw three cards during a round of play and all three cards have a value of eight and are of the same color or suit, a gaming licensee shall pay each player who has placed an optional bonus wager as follows:

Three eights of the same color	50 to 1
Three eights of the same suit	200 to 1

(g) The optional bonus wager shall have no bearing on any other wager made by a player at the game of blackjack.

(h) The optional bonus wager authorized by this section may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to the gaming equipment regulations, a progressive blackjack wager pursuant to Section 19, a blackjack bonus wager pursuant to Section 20, a streak wager pursuant to Section 22, a match-the-dealer wager pursuant to Section 23, or a twenty point bonus wager pursuant to Section 24.

DRAFT

3: BACCARAT

1. Definitions

The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

Curator-- The player who accepts the dealing shoe and who is responsible for dealing the cards in accordance with this chapter and the instructions of the dealer calling the game.

Dragon 7-- A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

EZ Baccarat-- A variation of Baccarat in which vigorish is not collected.

Natural-- A hand which has a Point Count of 8 or 9 on the first two cards dealt.

Panda-- A Player's Hand which has a Point Count of 8 with a total of three cards dealt and the Banker's Hand which has a Point Count of less than 8.

2. Baccarat table physical characteristics

- (a) Baccarat shall be played on a table having numbered positions for 10 to 14 seated players.
- (b) The layout for a Baccarat table shall be submitted to the I.E.B. and approved in accordance with **CMR 205 CMR 146.18** (relating to approval of table game layouts, signage and equipment)
 - 1. If a licensee offers the Dragon Bonus Wager, authorized under Section 8(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player.
 - 2. If a licensee offers EZ Baccarat:
 - (i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under Section 8(a)(5), for each player.
 - (ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information must be posted at each Baccarat table.
 - (iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Section 8(a)(6), for each player.
 - 3. If a licensee offers the House Money Wager, authorized under Section 8(a)(7), separate areas designated for the placement of the House Money Wager for each player.
 - 4. Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the licensee's Rules Submission (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.
- (c) Each Baccarat table must have a discard bucket capable of handling 8 decks of cards.

3. Cards; number of decks

- (a) Baccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.
- (b) The decks of cards opened for use at a Baccarat table shall be changed after the play of each dealing shoe.

4. Opening of the table for gaming

- (a) After receiving the six or more decks of cards at the table in accordance with 205 CMR 146.49, the dealer shall, as applicable, comply with the requirements of either 205 CMR 146.49 and (b) through (d) below or the requirements of 205 CMR 146.50.
- (b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.
- (c) After the first participant or participants is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.
- (d) If the licensee uses pre-inspected and pre-shuffled cards, addressed under 205 CMR 146.50 on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.
- (e) If the licensee uses a batch type shuffle machine, addressed under 205 CMR 146.50 on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.

5. Shuffle and cut of the cards

- (a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to the gaming equipment regulations), and after each shoe of cards is completed, the gaming licensee shall require its dealers to perform, at its option, either of the following procedures.
 - 1. One or more of the dealers shall shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, a dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.
 - (i) After lacing the cards, the gaming licensee may, as an additional option, require the dealer calling the game to shuffle some or all of the cards again.
 - (ii) A gaming licensee shall not initiate or terminate the use of this reshuffling option unless the gaming licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.
 - 2. One or more of the dealers shall "wash" and stack the cards, after which each of the three dealers shall shuffle the stack of cards independently.
- (b) Any shuffling or lacing option chosen for use by a gaming licensee pursuant to (a) above shall be implemented at all tables within a pit.
- (c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number

position at the table or, in the case of reshuffle the last curator and working clockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least a deck in from either end.

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (c) above.

6. Value of cards; Point Count of hand

(a) The value of the cards in each deck shall be as follows:

1. Any card from 2 to 9 shall have its face value.
2. Any 10, jack, queen or king shall have a value of zero.
3. Any ace shall have a value of one.

(b) The Point Count of a hand shall be a single digit number from 0 to 9 and determined by totaling the value of the cards in the hand. If the total value of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, 2 and 4 has a Point Count of 7.
2. A hand composed of an ace, 2 and 9 has a total value of 12 but a Point Count of only 2 since the left digit in the number 12 is discarded.

7. Dealing shoe; selection of the player to deal cards

(a) Cards used to play Baccarat shall be dealt from a manual dealing shoe specifically designed for that purpose.

(b) After the cards have been shuffled and placed in the dealing shoe, the dealer calling the game shall offer the dealing shoe to the player in seat number one at the table. If that player rejects the dealing shoe or if there is no one in seat number one, the dealer shall offer the dealing shoe to each of the other players in turn, moving counterclockwise around the table, until one of the players accepts the dealing shoe.

(c) The player that accepts the dealing shoe shall be designated as the curator.

(d) Notwithstanding subsections (b) and (c), the dealer may act as the curator if either:

1. A player who accepts the dealing shoe and any other player to whom the dealing shoe is relinquished under Section 14 (relating to continuation of curator as dealer; selection of a new curator) designates the dealer calling the game as the curator.

2. No player to whom the dealing shoe is offered accepts the dealing shoe.

8. Wagers

(a) The following are permissible wagers in the game of Baccarat:

1. A wager on the Banker's Hand which shall:
 - (i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand result in a Dragon 7.
 - (ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.
 - (iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.
2. A wager on the Player's Hand which shall:
 - (i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand and if EZ Baccarat is being played and the Point Counts of the Player's Hand and the Dealer's Hand result in a Panda 8.
 - (ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.
 - (iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.
3. A Tie Wager which shall:
 - (i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.
 - (ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.
4. If offered by a licensee, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:
 - (i) Win if the selected hand is:
 - (A) A Natural and the other hand is not a Natural.
 - (B) A Natural 9 and the other hand is a Natural 8.
 - (C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.
 - (ii) Lose if the selected hand is:
 - (A) A Natural 8 and the other hand is a Natural 9.
 - (B) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.
 - (C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.
 - (iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.
5. A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
 - (i) Win if the Banker's Hand has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

- (ii) Lose if the Point Counts of the Banker's Hand do not result in a Dragon 7.
- 6. A Panda 8 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
 - (i) Win if the Point Counts of the Player's Hand has a Point Count of 8 with a total of three cards dealt and the Banker's Hand which has a Point Count of less than 8.
 - (ii) Lose if the Point Counts of the Player's Hand do not result in a Panda 8.
- 7. If offered by a licensee, a House Money Wager which shall:
 - (i) Win if the first two cards of either the Player's Hand or Banker's Hand, or both, are a pair. For purposes of the House Money Wager, a pair must be of the same rank (two queens, for example), regardless of suit.
 - (ii) Lose if in the first two cards dealt to the player's hand and the banker's hand, neither the player's hand nor the banker's hand contains a pair.
- (b) Wagers at Baccarat shall be made by placing value chips, plaques, or match play coupon on the appropriate areas of the Baccarat layout. Verbal wagers accompanied by cash may be accepted provided that the verbal wagers are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.
- (c) A wager may not be made, increased or withdrawn after the dealer has announced "no more bets."

9. Hands of player and banker; procedure for dealing initial two cards to each hand

- (a) There shall be two hands dealt in the game of Baccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.
- (b) After the dealer calling the game announces "no more bets," the dealer calling the game shall instruct the curator to commence dealing the cards by announcing "cards."
- (c) The curator shall deal an initial four cards from the dealing shoe face down to the areas designated for the placement of the Player's Hand and the Banker's Hand. The first and third cards dealt shall constitute the first and second cards of the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand. Except as provided in subsection (d), after the cards are dealt to each hand, the dealer calling the game shall place the cards face up in front of himself. Any third cards that are required to be dealt shall first be dealt face up to the Player's Hand and then to the Banker's Hand by the curator.
- (d) A licensee may, if specified in its Rules Submission (relating to table games Rules Submissions), elect to use the following procedures in lieu of the procedures in subsection (c) and Section 10(a) (relating to procedure for dealing a third card), after all four cards have been dealt:
 - 1. The curator shall place the Banker's Hand underneath the right corner of the dealing shoe.
 - 2. The dealer calling the game shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer calling the game, who shall place the cards face up on the area designated for the Player's Hand and announce the Point Count of the Player's Hand.
 - 3. The dealer calling the game shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the

dealer calling the game, who shall place the cards face up on the area designated for the Banker's Hand and announce the Point Count of the Banker's Hand.

4. Any third card required to be dealt to the Player's Hand shall be placed face down on the area designated for the Player's Hand. The dealer calling the game shall then hand the card, face down, to the player who was handed and returned the Player's Hand. After viewing the card, the player shall return the card, face up, to the dealer calling the game, who shall place the card face up on the area designated for the Player's Hand.
 5. Any third card required to be dealt to the Banker's Hand shall be placed face down on the area designated for the Banker's Hand. The dealer calling the game shall then hand the card, face down, to the player who was handed and returned the Banker's Hand. After viewing the card, the player shall return the card, face up, to the dealer calling the game, who shall place the card face up on the area designated for the Banker's Hand.
 6. If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer calling the game, moving counterclockwise around the table, shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer calling the game, moving counterclockwise around the table, shall be handed the Banker's Hand and any third card required to be dealt.
 7. In the event there are no wagers on the Player's Hand, the dealer calling the game shall turn the Player's Hand face up and any additional card required to be dealt. In the event there are no wagers on the Banker's Hand, the dealer calling the game shall turn the Banker's Hand face up and any additional card required to be dealt.
- (e) After the initial two cards of the Player's Hand and Banker's Hand have been turned face up on the layout but prior to dealing a third card in accordance with subsections (c) and (d), the dealer shall settle all House Money Wagers as follows:
1. If a player placed a House Money Wager, beginning from the dealer's right and moving counterclockwise around the table, the dealer shall collect all losing House Money wagers and pay all winning wagers in accordance with Section 13(h) (relating to payout odds; vigorish) provided that, at a player's discretion, the player may add the winning House Money payout to the player's original wager on the Player's or Banker's Hand in accordance with the following:
 - (i) All of the winning House Money payout or, if specified in the licensee's Rules Submission filed, only a specified portion of the winning House Money payout shall be added to the area designated for the placement of the player's original wager on the Player's or Banker's Hand. The player's original wager and the House Money payout which was added to the player's original wager shall then be settled based on the outcome of the player's wager on the Player's or Banker's Hand.
 - (ii) A player may not touch the winning House Money payout. The dealer shall either hand the entire winning House Money payout to the player or place all or a portion thereof, as authorized by the licensee, on the area designated for the placement of the player's wager on the Player's or Banker's Hand.

2. After settling the House Money Wagers, the game shall resume by dealing any third cards that are required to be dealt in accordance with subsection (c) or (d)(4).

(f) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards in accordance with subsection (d) if the player unreasonably delays the game. If the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, moving counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

10. Procedure for dealing a third card

(a) Except as provided in Section 9(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), after the initial four cards have been dealt and the dealer calling the game places the cards face up in front of himself, the dealer calling the game shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to either or both hands in accordance with Section 11 (relating to rules for determining whether a third card shall be dealt). Any third cards required shall be dealt as provided in Section 9(c) or (d).

(c) In no event may more than one additional card be dealt to either hand.

(d) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

11. Rules for determining whether a third card shall be dealt

(a) If either the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

1. Draw (take a third card) if the Player's Hand has a Point Count of less than 6.
2. Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:

1. If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.
2. If the Player's Hand is dealt a third card and:
 - (i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.
 - (ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.
 - (iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

Table 1

When the Banker's first two cards total:	Banker draws when Player's third card is:
0,1,2	Banker hand always draws
3	Banker hand draws unless Player's third card is 8
4	2 – 7
5	4 – 7
6	6 – 7
7	Banker hand stands
8-9	Natural – Neither hand draws

12. Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled under Sections 9, 10 and 11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer calling the game shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce “tie hand.” If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7 or a Panda 8, the dealer shall announce “Dragon 7” or “Panda 8.”

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. After the losing wagers are collected, the dealer or dealers responsible for the wagers on the table shall, starting at the highest numbered player position at which a winning wager is located, pay that player's winning wager and immediately thereafter mark or collect the vigorish owed by that player unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. The dealer shall then proceed in descending order to the next highest numbered player position at which a winning wager is located and repeat this procedure until each winning wager is paid and the vigorish owed by each player, if any, is either marked or collected.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard bucket.

13. Payout odds; vigorish

(a) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) A winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the licensee shall extract a vigorish from the winning players in an amount equal to 5% of the amount won, unless the licensee is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the licensee may round off the vigorish to 25¢ or the next highest multiple of 25¢.

(d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the licensee in its Rules Submission (relating to table games Rules Submissions):

1. At the time the winning payout is made.

2. At a later time, provided that:

(i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first.

(ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.

(iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(e) If a licensee offers the Dragon Bonus Wager, in accordance with Section 8(a) (4) (relating to wagers), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following pay tables selected by the licensee in its Rules Submission:

Hand	Pay table A	Pay table B	Pay table C
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

(f) A winning Dragon 7 Insurance Wager, as described in Section 8(a) (5), shall be paid out at odds of 40 to 1.

(g) A winning Panda 8 Insurance Wager, as described in Section 8(a) (6), shall be paid at odds of 25 to 1.

(h) If a licensee offers the House Money Wager and the player elects to take the payout, the player shall be paid in accordance with the following pay table:

<u>Hand</u>	<u>Odds</u>
Player and Banker Pair	15 to 1
Player or Banker Pair	3 to 1

14. Continuation of curator as dealer; selection of a new curator

(a) The curator, after any round of play, may either pass the dealing shoe or remain as curator except that:

1. The curator shall pass the dealing shoe whenever the Banker’s Hand loses.
2. The dealer calling the game or a floorperson or above may order the curator to pass the dealing shoe if the curator unreasonably delays the game or repeatedly makes invalid deals.

(b) When a voluntary or compulsory relinquishment of the dealing shoe occurs, the dealer shall offer the dealing shoe to the player immediately to the right of the previous curator and, if that player does not accept the dealing shoe or there is no player in that position, the dealer shall offer

the dealing shoe to each of the other players in turn, moving counterclockwise around the table. The first player to accept the dealing shoe when offered shall become the new curator.

15. Irregularities

(a) Except as provided in subsection (b), a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under Section 11 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under Section 11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

(c) If a third card dealt to the Player's Hand, when a third card is not authorized under Section 11, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer calling the game shall use the disclosed card as the third card of the Banker's Hand if the Banker's Hand is required to draw under Section 11(c). If the Banker's Hand is required to stay, the dealer calling the game shall, in accordance with one of the following procedures designated in the licensee's Rules Submission (relating to table games Rules Submissions):

1. Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card.
2. Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with the rules of this chapter and placed in the discard bucket upon completion of the dealing procedures.

(d) Except as provided in subsection (c), if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard bucket upon completion of the dealing procedures.

(e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.

4: BACCARAT – MIDI BACCARAT

1. Definitions

The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

Dragon 7-- A Banker's Hand which has a Point Count of 7 with a total of three cards dealt and the Player's Hand which has a Point Count of less than 7.

EZ Baccarat-- A variation of Midibaccarat in which vigorish is not collected.

Natural-- A hand which has a Point Count of 8 or 9 on the first two cards dealt.

Panda 8-- A Player's Hand which has a Point Count of 8 with a total of three cards dealt and the Banker's Hand which has a Point Count of less than 8.

2. Midibaccarat table physical characteristics

(a) Midibaccarat shall be played on a table having numbered positions for no more than nine seated players on one side of the table and a place for the dealer on the opposite side of the table.
 (b) The layout for a Midibaccarat table shall be submitted to the I.E.B. and approved in accordance with **205 CMR 146.18** (relating to approval of table game layouts, signage and equipment)

1. If a licensee offers the Dragon Bonus Wager, authorized under Section 7(a)(4) (relating to wagers), separate areas designated for the placement of the Dragon Bonus Wager for each player.
 2. If a licensee offers EZ Baccarat in which vigorish is not collected:
 - (i) Separate areas designated for the placement of the Dragon 7 Insurance Wager, authorized under Section 7(a)(5), for each player.
 - (ii) Inscriptions that advise patrons that a wager on the Banker's Hand that results in a Dragon 7 shall push and be returned to the player. If the information is not inscribed on the layout, a sign containing the information shall be posted at each Midibaccarat table.
 - (iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Section 7(a)(6), for each player.
 3. If a licensee offers the House Money Wager, authorized under Section 7(a)(7), separate areas designated for the placement of the House Money Wager for each player.
 4. Numbered areas that correspond to the seat numbers for the purpose of marking vigorish unless the dealer, in accordance with the option selected in the licensee's Rules Submission (relating to table games Rules Submissions), collects the vigorish from a player at the time the winning payout is made or the table is designated for play as an EZ Baccarat table in which vigorish is not collected.
- (c) Each Baccarat table must have a discard bucket or rack capable of handling 8 decks of cards.

3. Cards; number of decks

(a) Midibaccarat shall be played with at least six decks of cards having backs of the same color and design and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

4. Opening of the table for gaming

(a) After receiving the six or more decks of cards at the table in accordance with **205 CMR 146.49**, the dealer calling the game shall, as applicable, comply with the requirements of either the gaming equipment regulations and (b) through (c) below or the requirements of the gaming equipment regulations

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards shall be spread out in columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first participant or participants is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

(d) If the licensee uses pre-inspected and pre-shuffled cards, addressed under **205 CMR 146.50** on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.

(e) If the licensee uses a batch type shuffle machine, addressed under **205 CMR 146.51** on their baccarat games they must follow in accordance with their procedure submitted in the licensee's Rules Submission.

5. Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled (pursuant to the gaming equipment regulations), and after each shoe of cards is completed, the gaming licensee shall require the dealer to shuffle the cards so that they are randomly intermixed. After the cards have been shuffled, the dealer shall lace approximately one deck of cards so that they are evenly dispersed into the remaining stack.

1. After lacing the cards, the gaming licensee may, as an additional option, require the dealer to shuffle some or all of the cards again.

2. A gaming licensee shall not initiate or terminate the use of this reshuffling option unless the gaming licensee provides its surveillance department and the Commission with at least 30 minutes prior written notice.

(b) Any shuffling or lacing option chosen for use by a gaming licensee pursuant to (a) above shall be implemented at all tables within a pit.

(c) After shuffling or lacing the cards and, where applicable, reshuffling them, the dealer shall offer the stack of cards, with backs facing away from the dealer, to the participants to be cut. The dealer shall begin with the participant seated in the highest number position at the table and working counterclockwise around the table, shall offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer shall cut the cards.

(d) The cards shall be cut by placing the cutting card in the stack at least a deck in from either end.

(e) Once the cutting card has been inserted into the stack, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard bucket/rack after all cards have been shown to the players. Face cards and tens count as tens. Aces count as one.

(f) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (c) above.

6. Value of cards; Point Count of hand

(a) The value of the cards in each deck shall be as follows:

1. Any card from 2 to 9 shall have its face value.
2. Any 10, jack, queen or king shall have a value of zero.
3. Any ace shall have a value of one.

(b) The Point Count of a hand shall be a single digit number from 0 to 9 and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

1. A hand composed of an ace, 2 and 4 has a Point Count of 7.
2. A hand composed of an ace, 2 and 9 has a total of 12 but a Point Count of only 2 since the left digit of the number 12 is discarded.

7. Wagers

(a) The following are permissible wagers in the game of Midibaccarat:

1. A wager on the Banker's Hand which shall:
 - (i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand unless EZ Baccarat is being played and the Point Counts of the Banker's Hand result in a Dragon 7.
 - (ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.
 - (iii) Tie and be returned to the player if the Banker's Hand and the Player's Hand have the same Point Count or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.
2. A wager on the Player's Hand which shall:
 - (i) Win if the Player's Hand has a Point Count higher than that of the Banker's Hand and if EZ Baccarat is being played and the Point Counts of the Player's Hand and the Banker's Hand result in a Panda 8.
 - (ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand or if EZ Baccarat is being played and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.

- (iii) Tie and be returned to the player if the Point Counts of the Banker's Hand and the Player's Hand are equal.
 - 3. A Tie Wager which shall:
 - (i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.
 - (ii) Lose if Point Counts of the Banker's Hand and the Player's Hand are not equal.
 - 4. If offered by a licensee, a Dragon Bonus Wager on the Player's Hand or Banker's Hand, or both, which shall:
 - (i) Win if the selected hand is:
 - (A) A Natural and the other hand is not a Natural.
 - (B) A Natural 9 and the other hand is a Natural 8.
 - (C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by four or more points.
 - (ii) Lose if the selected hand is:
 - (A) A Natural 8 and the other hand is a Natural 9.
 - (B) Not a Natural and has a Point Count less than or equal to the Point Count of the other hand.
 - (C) Not a Natural and has a Point Count that exceeds the Point Count of the other hand by less than four points.
 - (iii) Tie and be returned to the player if the selected hand is a Natural and the other hand is a Natural of equal Point Count.
 - 5. A Dragon 7 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
 - (i) Win if the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7.
 - (ii) Lose if the Point Counts of the Banker's Hand and the Player's Hand do not result in a Dragon 7.
 - 6. A Panda 8 Insurance Wager, if the table is designated for play as an EZ Baccarat table, which shall:
 - (i) Win if the Point Counts of the Player's Hand and the Dealer's Hand result in a Panda 8.
 - (ii) Lose if the Point Counts of the Player's Hand and the Dealer's Hand do not result in a Panda 8.
 - 7. If offered by a licensee, a House Money Wager which shall:
 - (i) Win if the first two cards of either the Player's Hand or Banker's Hand, or both, are a pair. For purposes of the House Money Wager, a pair must be of same rank (two queens, for example), regardless of suit.
 - (ii) Lose if in the first two cards dealt to the player's hand and the banker's hand, neither the player's hand nor the banker's hand contains a pair.
- (b) Wagers at Midibaccarat shall be made by placing value chips, plaques, or match play coupon on the appropriate areas of the Midibaccarat layout. Verbal wagers accompanied by cash may be accepted provided that the verbal wagers are confirmed by the dealer and the cash is expeditiously converted into value chips or plaques.

(c) A wager may not be made, increased or withdrawn after the dealer has announced “no more bets.”

8. Hands of player and banker; procedure for dealing initial two cards to each hand

(a) There shall be two hands dealt in the game of Midibaccarat, one of which shall be designated the Player's Hand and the other designated the Banker's Hand.

(b) Prior to dealing any cards, the dealer shall announce “no more bets.”

(c) The dealer shall then deal an initial four cards from the dealing shoe. The first and third cards dealt shall be placed face down on the area designated for the Player's Hand and the second and fourth cards dealt shall be placed face down on the area designated for the Banker's Hand.

1. After all four cards have been dealt, the dealer shall place the Banker's Hand underneath the right corner of the dealing shoe. The dealer shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the Player's Hand and announce the Point Count of the Player's Hand.
2. The dealer shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the dealer, who shall place the cards face up on the area designated for the Banker's Hand and announce the Point Count of the Banker's Hand.
3. Prior to dealing a third card to the Player's or Banker's Hand, the dealer shall settle all House Money Wagers as follows:
 - (i) If a player placed a House Money Wager, after the initial two cards of the Player's Hand and Banker's Hand have been turned face up on the layout, beginning from the dealer's right and moving counterclockwise around the table, the dealer shall collect all losing House Money wagers and pay all winning wagers in accordance with Section 12(h) (relating to payout odds; vigorish) provided that, at a player's discretion, the player may add the winning House Money payout to the player's original wager on the Player's or Banker's Hand in accordance with the following:
 - (A) All of the winning House Money payout or, if specified in the licensee's Rules Submission filed (relating to table games Rules Submissions), only a specified portion of the winning House Money payout shall be added to the area designated for the placement of the player's original wager on the Player's or Banker's Hand. The player's original wager and the House Money payout which was added to the player's original wager shall then be settled based on the outcome of the player's wager on the Player's or Banker's Hand.
 - (B) A player may not touch the winning House Money payout. The dealer shall either hand the entire winning House Money payout to the player or place all or a portion thereof, as authorized by the licensee, on the area designated for the placement of the player's wager on the Player's or Banker's Hand.

- (ii) After settling the House Money Wagers, the game shall resume by dealing any third cards that are required to be dealt.
4. Any third card required to be dealt to the Player's Hand shall be placed face down on the area designated for the Player's Hand. The dealer shall then hand the card, face down, to the player who was handed and returned the Player's Hand. After viewing the card, the player shall return the card, face up, to the dealer, who shall place the card face up on the area designated for the Player's Hand.
 5. Any third card required to be dealt to the Banker's Hand shall be placed face down on the area designated for the Banker's Hand. The dealer shall then hand the card, face down, to the player who was handed and returned the Banker's Hand. After viewing the card, the player shall return the card, face up, to the dealer, who shall place the card face up on the area designated for the Banker's Hand.
 6. If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer, moving counterclockwise around the table, shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer, moving counterclockwise around the table, shall be handed the Banker's Hand and any third card required to be dealt.

(d) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards in accordance with subsection (c) if the player unreasonably delays the game. If the voluntary or compulsory relinquishment of that right occurs, the dealer shall offer it to the player immediately to the right of the previous player. If the player does not accept it or there is not a player in that position, the dealer shall offer it to each of the other players in turn, moving counterclockwise around the table for the remainder of that round of play. If no player accepts the cards, the dealer shall turn the cards over and place them on the designated areas of the layout.

9. Procedure for dealing a third card

- (a) After the dealer positions the cards in accordance with Section 8(c) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), the dealer shall announce the Point Count of the Player's Hand and the Banker's Hand.
- (b) Following the announcement of the Point Counts of each hand, the dealer shall determine whether to deal a third card to each hand in accordance with Section 10 (relating to rules for determining whether a third card shall be dealt). Any third cards required shall be dealt as provided in Section 8(c).
- (c) In no event may more than one additional card be dealt to either hand.
- (d) If the cover card appears as the first card in the dealing shoe at the beginning of a round of play or appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

10. Rules for determining whether a third card shall be dealt

- (a) If either the Player's Hand or the Banker's Hand is a Natural, no more cards may be dealt to either hand.

(b) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Player's Hand shall:

1. Draw (take a third card) if the Player's Hand has a Point Count of less than 6.
2. Stay (not take a third card) if the Player's Hand has a Point Count of 6 or more.

(c) If the Point Count of the Player's Hand and the Banker's Hand is 0 to 7 on the first two cards, the Banker's Hand shall draw or stay in accordance with the following requirements:

1. If the Player's Hand does not receive a third card, the Banker's Hand shall be dealt a third card if the Point Count of the Banker's Hand is 5 or less.
2. If the Player's Hand is dealt a third card and:
 - (i) The Banker's Hand has a Point Count of less than 3, the Banker's Hand shall be dealt a third card.
 - (ii) The Banker's Hand has a Point Count of 7, the Banker's Hand may not be dealt a third card.
 - (iii) The Banker's Hand has a Point Count of 3, 4, 5 or 6, the Banker's Hand shall be dealt or not dealt a third card in accordance with Table 1 as follows:

Table 1

When the Banker's first two cards total:	Banker draws when Player's third card is:
0,1,2	Banker hand always draws
3	Banker hand draws unless Player's third card is 8
4	2 – 7
5	4 – 7
6	6 – 7
7	Banker hand stands
8-9	Natural – Neither hand draws

11. Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled under Section 8, Section 9 and Section 10 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "tie hand." If the table is designated for play as an EZ Baccarat table and the Point Counts of the Banker's Hand and the Player's Hand result in a Dragon 7 or a Panda 8, the dealer shall announce "Dragon 7" or "Panda 8."

(b) After the result of the round is announced, the dealer shall first collect each losing wager. After the losing wagers are collected, the dealer shall, starting at the highest numbered player position at which a winning wager is located, mark or collect the vigorish owed by that player, unless the table is designated for play as an EZ Baccarat table in which vigorish is not collected. Immediately thereafter, the dealer shall pay that player's winning wager and then, proceeding in descending order to the next highest numbered player position at which a winning wager is located, repeat this procedure until the vigorish owed by each player is either marked or collected and each winning wager is paid.

(c) At the conclusion of a round of play, the dealer shall remove all cards from the table and place the cards in the discard rack.

12. Payout odds; vigorish

(a) A winning wager made on the Player's Hand shall be paid at odds of 1 to 1.

(b) A winning Tie Wager shall be paid at odds of at least 8 to 1.

(c) A winning wager made on the Banker's Hand shall be paid at odds of 1 to 1, except that the licensee shall extract a vigorish from the winning players in an amount equal to 5% of the amount won unless the licensee is offering EZ Baccarat in which vigorish is not collected. When collecting the vigorish, the licensee may round off the vigorish to 25¢ or the next highest multiple of 25¢.

(d) A dealer shall collect the vigorish from a player in accordance with one of the following procedures selected by the licensee in its Rules Submission (relating to table games Rules Submissions):

1. At the time the winning payout is made.
2. At a later time, provided that:

(i) The outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first.

(ii) The amount of the vigorish shall be tracked by placing a coin or marker button, which contains the amount of the vigorish owed, in the rectangular space on the layout that is imprinted with the number of the player owing the vigorish.

(iii) The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(e) If a licensee offers the Dragon Bonus Wager, in accordance with Section 7(a)(4) (relating to wagers), a vigorish may not be extracted on a winning Dragon Bonus Wager. Winning Dragon Bonus Wagers shall be paid out at the odds in one of the following pay tables selected by the licensee in its Rules Submission filed:

Hand	Pay table A	Pay table B	Pay table C
Win by 9 points	30 to 1	20 to 1	30 to 1
Win by 8 points	10 to 1	8 to 1	10 to 1
Win by 7 points	6 to 1	7 to 1	4 to 1
Win by 6 points	4 to 1	4 to 1	4 to 1
Win by 5 points	2 to 1	3 to 1	2 to 1
Win by 4 points	1 to 1	1 to 1	2 to 1
Natural winner	1 to 1	1 to 1	1 to 1
Natural tie	Push	Push	Push

(f) A winning Dragon 7 Insurance Wager, as described in Section 7(a)(5), shall be paid at odds of 40 to 1.

(g) A winning Panda 8 Insurance Wager, as described in Section 7(a)(6), shall be paid at odds of 25 to 1.

(h) If a licensee offers the House Money Wager and the player elects to take the payout, the player shall be paid in accordance with the following pay table:

<u>Hand</u>	<u>Odds</u>
Player and Banker Pair	15 to 1
Player or Banker Pair	3 to 1

13. Irregularities

(a) Except as provided in subsection (b), a card drawn in error from the dealing shoe that is not disclosed shall be used as the first card of the next hand of play.

(b) A third card dealt to the Player's Hand that is not disclosed, when a third card is not authorized under Section 10 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is required to draw under Section 10(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand of play.

(c) If a third card dealt to the Player's Hand, when a third card is not authorized under Section 10, is disclosed at the time it is dealt or is found face up in the dealing shoe, the dealer shall use the disclosed card as the third card of the Banker's Hand if the Banker's Hand is required to draw under Section 10(c). If the Banker's Hand is required to stay, the dealer shall, in accordance with one of the following procedures designated in the licensee's Rules Submission (relating to table games Rules Submissions):

1. Place the disclosed card and one additional card, drawn face down from the dealing shoe, into the discard bucket without disclosing the additional card.
2. Use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and placed in the discard bucket upon completion of the dealing procedures.

(d) Except as provided in subsection (c), if a card is disclosed at the time it is dealt or a card is found face up in the dealing shoe, the dealer shall use the disclosed card as the first card of a simulated round of play in which wagers may not be accepted. The cards shall be dealt in accordance with this chapter and shall be placed in the discard bucket upon completion of the dealing procedures.

(e) If there are insufficient cards remaining in the dealing shoe to complete a round of play, that round shall be void and all wagers shall be returned. A new round shall commence after the entire set of cards has been replaced and the new set of cards have been placed in the dealing shoe.

5: ROULETTE AND BIG SIX WHEEL

1. Roulette: placement of wagers; permissible and optional wagers

(a) All wagers at roulette shall be made by placing gaming chips or plaques and if applicable, a match play coupon, on the appropriate areas of the roulette layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and that the cash is expeditiously converted into gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(b) No person at a roulette table shall be issued or permitted to game with non-value chips that are identical in color and design to value chips or to non-value chips being used by another person at that same table. Additionally, no person shall be permitted to wager a value chip with a match play coupon at any roulette table at which match play coupons are being accepted.

(c) Each player shall be responsible for the correct positioning of his or her wager on the roulette layout regardless of whether he or she is assisted by the dealer. Each player must ensure that any instructions he or she gives to the dealer regarding the placement of a wager are correctly carried out.

(d) Each wager shall be settled strictly in accordance with its position on the layout when the ball falls to rest in a compartment of the wheel.

(e) The permissible wagers in the game of roulette shall be:

1. "Straight" is a wager that the roulette ball will come to rest in the compartment of the roulette wheel that corresponds to a single number selected by the player. The player shall select a number by placing a wager within the box on the roulette layout that contains the selected number.
 - (i) A gaming licensee may, in its discretion, offer to every player at a roulette table the option to make five simultaneous straight wagers by selecting five adjacent numbers on the roulette wheel.
 - A. Any gaming licensee offering this "five adjacent number" option shall use an approved roulette table layout that includes a replica of the roulette wheel on the layout.
 - B. A player shall make a "five adjacent number" wager by placing five gaming chips or plaques, or a multiple thereof, on the number indicated on the roulette wheel replica that is the center number of the five adjacent numbers being selected. A player making a "five adjacent number" wager shall be deemed to have made a separate "straight" wager of equal value on each of the five numbers selected.
2. "Split" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to either of two numbers selected by the player. The player shall select the numbers by placing a wager on the line between the two boxes on the roulette layout that contain the two selected numbers, except that a split wager on "0" and "00" may also be placed on the line between the "2nd 12" box and the "3rd 12" box.
3. "Three numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of three numbers in a single row on the roulette layout selected by the player. The player shall select a row of numbers by placing a wager on the outside line of the box on the roulette layout that contains the first number in the selected row.

- (i) "Three numbers" shall also include a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the three numbers contained in one of the following groups of numbers: "0", "1" and "2"; "0", "2" and "00"; or "00", "2" and "3".
 - (ii) The player shall select one of the "three numbers" wagers identified in (e) 3(i) above by placing a wager on the common corner of the three boxes containing the selected numbers.
4. "Four numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of four numbers in contiguous boxes on the roulette layout selected by the player. The player shall select the four numbers by placing a wager on the common corner of the four boxes containing the selected numbers.
 5. "First five numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "0", "00", "1", "2" or "3". The player shall bet on the "first five numbers" by placing a wager on the common corner of the boxes on the roulette layout that contains the label "1st 12" and the numbers "0" and "1".
 6. "Six numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to:
 - (i) Any one of six consecutive numbers contained in two contiguous rows of numbers on the roulette layout selected by the player, who shall select the two rows of numbers by placing a wager on the outside common corner of the boxes on the roulette layout that contain the first number in each of the rows being selected; or
 - (ii) If the gaming licensee, in its discretion, offers the six numbers color wager, the matching color (black, blue, gold, red, purple or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the color wager being selected.
 7. "Seven numbers color wager" is a wager on a single-zero roulette wheel that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to the single-zero compartment or to any one of six numbers contained in a specific section of the roulette wheel of the matching color (black, blue, gold, red, purple or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the seven numbers color wager being selected.
 8. "Eight numbers color wager" is a wager on a double-zero roulette wheel that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to the single-zero compartment, the double-zero compartment or to any one of six numbers contained in a specific section of the roulette wheel of the matching color (black, blue, gold, red, purple or green) on the roulette layout selected by the player, who shall select a color by placing a wager within the area on the roulette layout designated for the eight numbers color wager being selected.
 9. "Column" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 numbers contained in a single column on the roulette layout selected by the player. The player shall select a column of 12 numbers

by placing a wager in the box on the roulette layout that is at the bottom of the column being selected.

10. "Dozen" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 12 consecutive numbers from "1" through "12", "13" through "24" or "25" through "36" selected by the player. The player shall select the 12 numbers by placing a wager in the box on the roulette layout labeled "1st 12" ("1" through "12"), "2nd 12" ("13" through "24"), or "3rd 12" ("25" through "36").
11. "Red" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a red background on the roulette wheel. The player shall bet on "red" by placing a wager within the red box on the roulette layout used for such wagers.
12. "Black" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to a number with a black background on the roulette wheel. The player shall bet on "black" by placing a wager within the black box on the roulette layout used for such wagers.
13. "Odd" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an odd number. The player shall bet on "odd" by placing a wager within the box on the roulette layout that is labeled "Odd".
14. "Even" is a wager that the roulette ball will come to rest in any compartment of the roulette wheel that corresponds to an even number. The player shall bet on "even" by placing a wager within the box on the roulette layout that is labeled "Even".
15. "1 to 18" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "1" through "18". The player shall bet on "1 to 18" by placing a wager within the box on the roulette layout that is labeled "1 to 18".
16. "19 to 36" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of 18 consecutive numbers from "19" through "36". The player shall bet on "19 to 36" by placing a wager within the box on the roulette layout that is labeled "19 to 36".

(f) Notwithstanding (e) above, a gaming licensee may, in its discretion, offer to every player at a roulette table the option to make a "seven numbers" wager. "Seven numbers" is a wager that the roulette ball will come to rest in a compartment of the roulette wheel that corresponds to any one of the numbers "10", "11", "12", "13", "14", "15" or "33". The player shall bet on "seven numbers" by placing a wager within the area on the roulette layout that is designated for such wager and approved by the Commission.

(g) A gaming licensee that offers the six numbers color wager in (e)6ii above, the seven numbers color wager in (e)7 above, or the eight numbers color wager in (e)8 above shall not offer the red and black wagers in (e)11 and 12 above, respectively, at the same roulette table. A gaming licensee that offers the seven numbers color wager in (e) 7 above or the eight numbers color wager in (e) 8 above shall not offer the dozen wager in (e) 10 above at the same roulette table. A gaming licensee that offers the six numbers color wager in (e)6ii above may offer the dozen wager in (e)10 above at the same roulette table provided that neither the seven numbers color wager in (e)7 above nor the eight numbers color wager in (e)8 above are offered at that roulette table.

2. Roulette: payout odds

(a) No gaming licensee, its employees or agents shall pay off winning wagers at the game or roulette at less than the odds listed below:

<u>Bets</u>	<u>Payout Odds</u>
Straight	35 to 1
Split	17 to 1
Three Numbers	11 to 1
Four Numbers	8 to 1
First Five Numbers	6 to 1
Six Numbers	5 to 1
Seven Numbers	4 to 1
Eight Numbers	3 to 1
Column	2 to 1
Dozen	2 to 1
Red	1 to 1
Black	1 to 1
Odd	1 to 1
Even	1 to 1
1 to 18	1 to 1
19 to 36	1 to 1

(b) When roulette is played on a double zero wheel and the roulette ball comes to rest in a compartment marked zero (0) or double zero (00), a player shall lose, at the gaming licensee's option, either one-half of each wager on red, black, odd, even, 1 to 18, and 19 to 36 or the entire wager. If the former option is chosen by a gaming licensee, the remaining half of each such wager shall be returned to the player by the dealer. Each gaming licensee offering double zero roulette shall provide notice of the option in effect at the table in accordance with the provisions of 205 CMR 147.03.

(c) When roulette is played on a single zero wheel and the roulette ball comes to rest in a compartment marked zero (0), wagers on red, black, odd, even, 1 to 18, and 19 to 36 shall be lost.

(d) When roulette is played on a double zero wheel being used as a single zero roulette wheel, as provided in the gaming equipment regulations

1. Notice shall be provided, in accordance with 205 CMR 147.03;
2. The dealer shall announce "no spin," declare the spin void and respin the wheel if the roulette ball comes to rest in a compartment marked double zero (00); and
3. Wagers on red, black, odd, even, 1 to 18 and 19 to 36 shall be lost if the roulette ball comes to rest in a compartment marked zero (0).

3. Roulette: rotation of wheel and ball

(a) The roulette ball shall be spun by the dealer in a direction opposite to the rotation of the wheel and shall complete at least four revolutions around the track of the wheel to constitute a valid spin.

(b) While the ball is still rotating in the track around the wheel, the dealer shall call "No More Bets."

(c) Upon the ball coming to rest in a compartment, the dealer shall announce the number of

such compartment and shall place a point marker to be known as a "crown" or "dolly" on that number on the roulette layout.

(d) If a gaming licensee offers the "five adjacent numbers" wagering option authorized by Section 1, the dealer shall then move one-fifth of each winning "five adjacent numbers" wager from the roulette wheel replica on the layout to the box on the main roulette layout that contains the single number corresponding to the compartment in which the roulette ball came to rest.

(e) After placing the crown on the layout and, if applicable, complying with the provisions of (d) above, the dealer shall first collect all losing wagers and then payoff all winning wagers.

4. Roulette: irregularities

(a) If the ball is spun in the same direction as the wheel, the dealer shall announce "No Spin" and shall attempt to remove the roulette ball from the wheel prior to its coming to rest in one of the compartments.

(b) If the roulette ball does not complete four revolutions around the track of the wheel, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

(c) If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce "No Spin" and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

5. Big Six wheel; payout odds

(a) No gaming licensee, his employees or agents shall pay off winning wagers made at Big Six at less than the odds listed below:

<u>Bet On</u>	<u>Payout Odds</u>
\$1 Insignia	1 to 1
\$2 Insignia	2 to 1
\$5 Insignia	5 to 1
\$10 Insignia	10 to 1
\$20 Insignia	20 to 1
Joker	45 to 1
Flag	45 to 1

(b) The payout odds for winning Big Six wagers printed on any Big Six Wheel or layout, or in any brochure or other publication distributed by a gaming licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

6. Big Six wheel; wagers and rotation of the wheel

(a) Prior to the spin of the wheel, the dealer shall call "No More Bets".

(b) The Big Six wheel shall be spun by the dealer in either direction and shall complete at least three revolutions to constitute a valid spin.

(c) If the clapper comes to rest between two numbers upon completion of the spin of the Big Six Wheel, the gaming licensee has the option to do one of the following:

1. Declare the winning number to be that number previously passed; or
2. Declare the spin void and re-spin the wheel.

(d) Upon a gaming licensee choosing one of the options as outlined in subsection (c) above, it

shall conspicuously post a sign at each table stating which option is in effect.

(e) Upon completion of the spin, the dealer shall first collect all losing wagers and then pay off all winning wagers.

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6: RED DOG

1. Cards; number of decks; value of cards; dealing shoe

(a) Red dog shall be played with at least one deck of cards with backs of the same color and design and two additional cutting cards. The cutting cards shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

(b) The "value" (from lowest to highest) of the cards in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any jack shall have a value of 11;
3. Any queen shall have a value of 12;
4. Any king shall have a value of 13; and
5. Any ace shall have a value of 14.

(c) All cards used to game at red dog shall be dealt from a dealing shoe specifically designed for such purpose.

2. Opening of table for gaming

(a) After receiving the one or more decks of cards at the table in accordance with the gaming equipment regulations, the dealer shall, as applicable, comply with the requirements of either the gaming equipment regulations and (b) through (c) below or the requirements of the gaming equipment regulations and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

3. Shuffle and cut of the cards

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to the gaming equipment regulations and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed. A gaming licensee may also shuffle the cards at the completion of any round of play.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player at the farthest point to the right of the dealer; provided, however, if the game is just beginning, the cards shall be offered to the first player at the table. If the first player offered the cards refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(c) The person making the cut shall place the cutting card in the stack at least a deck from either end. Once the cutting card has been inserted, the dealer shall take all the cards in front of the cutting card and place them on the back of the stack. The dealer shall then insert the cutting card in a position approximately one-quarter of the way from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(d) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the gaming licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (b) above.

4. Procedures for dealing cards

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack. Each new dealer who comes to the table shall also discard ("burn") one card as described herein before the new dealer deals any card in a round of play. The burn card shall be disclosed if requested by a player.

(b) The dealer shall remove a card from the shoe with his or her left hand, turn it face up, and then place it on the appropriate area of the layout with his or her right hand.

5. Procedures for each round of play; wagers; payouts

(a) Except as otherwise provided in this section, all wagers shall be made prior to the first card being dealt for each round of play.

(b) All wagers at red dog shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the red dog layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips or plaques in accordance with internal control regulations.

(c) To begin each round of play, the dealer shall place the first card, face up, on the box farthest to the dealer's left. The dealer shall then place the second card, face up, on the box farthest to the dealer's right.

(d) Once the first card of each round has been removed from the shoe by the dealer, no participant in the game shall handle, remove or alter any wager until a decision has been rendered and implemented with respect to that wager.

(e) If the initial two cards dealt have values that are consecutive, the dealer shall announce "The cards are Consecutive - tie hand," all wagers shall be void and the round of play shall be concluded.

(f) If the initial two cards dealt are of identical value, the dealer shall announce "We have a pair" and shall immediately draw a third card and place it face up in the middle box.

1. If the third card dealt is identical in value to the initial two cards, the dealer shall announce "Three of a kind," the players shall win and all wagers shall be paid at odds of 11 to one.
2. If the third card dealt is not identical in value to the initial two cards, the dealer shall announce "No three of a kind - tie hand," all wagers shall be void and the round of play shall be concluded.

(g) If the initial two cards dealt are neither consecutive nor a pair, the dealer shall announce the "spread" and place a marker on the corresponding spread on the layout. The spread for each round of play shall be a number from one to 11 inclusive and shall be determined by the number of cards whose value can fall between the values of the initial two cards dealt. Examples of this rule are as follows:

1. If the initial two cards dealt are a 4 and a 7, then the spread shall be two (that is, two cards, the 5 and 6, have a value that falls between 4 and 7);

2. If the initial two cards dealt are a 9 and a king, then the spread shall be three (that is, three cards, the ten, jack and queen, have a value that falls between the 9 and king).

(h) If there is a spread after the initial two cards are dealt, a player shall have the option to make a raise wager in support of the player's original wager by placing on the designated raise area of the layout an amount not in excess of the player's original wager. All raise wagers shall be made immediately after the initial two cards have been dealt and prior to the third card being dealt.

(i) After all raise wagers have been made and prior to dealing the third card, the dealer shall announce "Raises closed." The dealer shall then draw a third card, place it face up on the box between the initial two cards and announce the value of the third card. Thereafter, the dealer shall collect all losing wagers or pay all winning wagers as follows:

1. The player shall win if the value of the third card dealt is between the values of the initial two cards dealt and shall lose if the value of the third card dealt is not between the values of the initial two cards dealt;
2. All winning wagers and raise wagers shall be paid at payout odds determined by the spread for that round of play, as listed below:

<u>Spread</u>	<u>Payout Odds</u>
1	5 to 1
2	4 to 1
3	2 to 1
4 through 11	1 to 1

3. A gaming licensee may, in its discretion, offer to all patrons at a red dog table higher payout odds than those listed in paragraph (i)2 above, provided that the gaming licensee complies with the notice requirements set forth in 205 CMR 147.03 prior to any decrease in the payout odds. In no event may a gaming licensee decrease the payout odds below those required by paragraph (i) 2 above.

(j) At the conclusion of each round of play, all cards on the layout shall be picked up by the dealer and placed in the discard rack in order and in such a way they can be readily arranged to reconstruct the hand in case of a question or dispute.

(k) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed. The dealer shall then reshuffle the cards in accordance with Section 3.

6. Irregularities

(a) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack.

(b) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(c) If a third card is drawn and exposed to the players prior to the dealer announcing "Raises closed," the card shall be discarded and each player shall be given the option of playing out the round or voiding the round of play. Prior to dealing another third card, the dealer shall return the original wager and any raise wager to each player who has chosen to void the round of play.

7. A player wagering on more than one betting area

A player may only wager on one betting area at a red dog table unless the gaming licensee, in its discretion, permits the player to wager on additional betting areas.

8. Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in Sections 3 and 4, a gaming licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards, provided that such shoe or device and the procedures for dealing and shuffling the cards through the use of this device are approved by the Commission.

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