

**TABLE GAMES  
RULES OF THE GAME**

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## **7: MINIBACCARAT**

### **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 Minibaccarat 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. Minibaccarat table physical characteristics**

(a) Minibaccarat 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 Minibaccarat table shall be submitted to the Massachusetts Gaming Commission and approved in accordance with **205 CMR 146.18** (relating to approval of table game layouts, signage and equipment) and contain, at a minimum:

1. An area designated for the placement of cards for the Player's Hand and Banker's Hand.
2. 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.
3. 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 Minibaccarat table.
  - (iii) Separate areas designated for the placement of the Panda 8 Insurance Wager, authorized under Section 7(a)(6), for each player.
4. (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.
5. 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.

(e) Each Minibaccarat table must have a discard rack securely attached to the top of the dealer's side of the table.

### **3. Cards; number of decks**

(a) Except as provided in subsection (b), Minibaccarat shall be played with six to eight decks of cards that are identical in appearance and two cover cards.

(b) If an automated card shuffling device is utilized, Minibaccarat shall be played with 12 to 16 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 must be of the same design but the backs of the cards in one batch must be of a different color than the cards 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 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.
5. The cards from only one batch shall be placed in the discard rack at any given time.

(c) The decks of cards opened for use at a Minibaccarat table shall be changed at least once every 24 hours.

### **4. Opening of the table for gaming**

(a) After receiving six or more decks of cards at the table, the dealer shall inspect the cards for any defects. The floorperson assigned to the table shall verify the inspection.

(b) After the cards are inspected, they 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 in horizontal fan shaped columns by deck according to suit and in sequence.

(c) After the first 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 of the cards and stacked.

(d) If an automated card shuffling device is utilized and two batches of cards are received at the table, 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 first player is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face down on the table and stacked.

(e) If the decks of cards received at the table are preinspected and preshuffled in accordance with **205 CMR 146.50, subsections (a)—(d)** do not apply.

### **5. Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were preshuffled in accordance with 205 CMR 146.48 (relating to cards; receipt, storage, inspection and removal from use), after each dealing shoe of cards is dealt or when directed by a floorperson or above, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. If the cards have been manually shuffled, the dealer shall leave the entire stack of cards intermixed but not entirely squared off (leave them feathered) so that the floorperson can verify that the shuffle did not result in any uneven distribution of cards.

- (b) After the cards have been shuffled and, when applicable, reshuffled, the dealer shall offer the stack of cards, with the backs facing away from the dealer, to the players to be cut. The dealer shall begin with the player seated in the highest number position at the table and, working clockwise around the table, offer the stack to each player until a player accepts the cut. If a player does not accept the cut, the dealer shall cut the cards.
- (c) The cards shall be cut by placing a cover card in the stack at least ten cards in from the top or the bottom of the stack.
- (d) Once the cover card has been inserted into the stack, the dealer shall take all cards above the cover card and the cover card and place them on the bottom of the stack. The dealer shall then insert the second cover card in a position at least 14 cards above the bottom of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (e) After the cards have been cut and before the cards have been placed in the dealing shoe, a floorperson or above may require the cards to be recut if the floorperson or above 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 by the next person entitled to cut the cards, as determined by subsection (b). The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (f) Prior to commencement of play, the dealer shall remove and expose the first card from the dealing shoe and place it, and an additional number of cards, drawn face down, equal to the face value of the first card drawn, in the discard rack. When determining the face value of the first card removed from the dealing shoe, a 10, jack, queen or king shall count as ten and an ace shall count as one.
- (g) If there is no gaming activity at a Minibaccarat 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 face down unless a player requests that the cards be spread face up on the table. After the first player is afforded an opportunity to visually inspect the cards:
1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing 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 requests otherwise, the batch of cards removed from the shuffler does not need to 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.
    - (ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures submitted to the IEB division of the Massachusetts Gaming Commission.

## **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 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 Minibaccarat:

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 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 Minibaccarat shall be made by placing value chips or plaques on the appropriate areas of the Minibaccarat layout. Verbal wagers accompanied by cash may be accepted provided that they 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 Minibaccarat, 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) of the Rules of the Game of Baccarat-Midi Baccarat** (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)(1) or (2) (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).

(c) After the dealer positions the cards in accordance with Section 8(c)(1) or (2), any third card required to be dealt shall first be dealt face up to the Player’s Hand and then to the Banker’s Hand.

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

(e) 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 reshuffled.

**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 Sections 8, 9 and 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 them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

**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 the reshuffling of the cards in a dealing shoe 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 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:

<u>Hand</u>	<u>Pay table A</u>	<u>Pay table B</u>	<u>Pay table C</u>
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 rack 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 rack 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 rack 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 are reshuffled and placed in the dealing shoe.

#### **14. Continuous shuffling shoe or device**

In lieu of the dealing and shuffling requirements set forth in Section 5, 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.

## **9: SIC BO**

### **1. Dice; number of dice; sic bo shaker**

Sic bo shall be played with three dice, which shall be sealed inside a sic bo shaker pursuant to the gaming equipment regulations. The sic bo shaker while at the table shall be the responsibility of the dealer at all times. No dice that have been placed in a sic bo shaker for use in gaming shall remain on a table for more than 24 hours.

### **2. Permissible wagers**

- (a) The following shall constitute the definitions of permissible wagers at the game of sic bo:
1. "Three of a kind" shall mean a wager which shall win if the same number is showing on all three dice and the player selected that number to appear on all three dice.
  2. "Two of a kind" shall mean a wager which shall win if the same number is showing on two of the three dice and the player selected that number to appear on two out of the three dice.
  3. "Any three of a kind" shall mean a wager which shall win if the numeric value on all three dice is the same and the player wagered that any of the number 1 through 6 would appear on all of the three dice.
  4. "Total Value Bet" shall mean a wager which shall win if the numeric total of all three dice equals the total of the number wagered.
  5. "Two Dice Combination" shall mean a wager which shall win when the player wagered that a combination of two specific but different numeric values would appear on at least two of the dice and the two numeric values chosen are showing.
  6. "Small Bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 4, 5, 6, 7, 8, 9, or 10 and shall lose if any other numeric total is shown or if three of a kind appears.
  7. "Big Bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 11, 12, 13, 14, 15, 16 or 17 and shall lose if any numeric total is shown or if three of a kind appears.
  8. "One of a kind" shall mean a wager which shall win if one or more of the three dice shows a numeric value equal to the number wagered.

### **3. Wagers**

(a) All wagers at sic bo shall be made by placing gaming chips or plaques on the appropriate areas of the sic bo layout. No verbal wagers accompanied by cash may be accepted at the game of sic bo.

(b) Each player shall be responsible for the correct positioning of his wagers on the sic bo layout regardless of whether the player is assisted by the dealer. Each player must ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(c) Each wager shall be settled strictly in accordance with its position on the layout when the dice come to rest and the numeric value showing on each die has been entered into the electrical device and illuminated at the table.

### **4. Payout odds**

- (a) Payout odds on any 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."

(b) Each gaming licensee shall pay off winning wagers at the game of sic bo at no less than the odds listed below:

<u>Wager</u>	<u>Payout Odds</u>
Three of a kind	150 to 1
Two of a kind	8 to 1
Any three of a kind	24 to 1
Total value of 4	50 to 1
Total value of 5	18 to 1
Total value of 6	14 to 1
Total value of 7	12 to 1
Total value of 8	8 to 1
Total value of 9	6 to 1
Total value of 10	6 to 1
Total value of 11	6 to 1
Total value of 12	6 to 1
Total value of 13	8 to 1
Total value of 14	12 to 1
Total value of 15	14 to 1
Total value of 16	18 to 1
Total value of 17	50 to 1
Any two dice combination	5 to 1
Small Bet	1 to 1
Big Bet	1 to 1
One of a kind	1 to 10

(c) "One of a kind" shall be paid at 2 to 1, if two of the dice show the same numeric value, and at 3 to 1, if all three dice show the same numeric value.

##### **5. Procedures for opening and dealing the game**

(a) Prior to opening the sic bo table for gaming activity, the floorperson assigned to the sic bo table shall inspect the following items to insure that each is in proper working order:

1. The electrical device; at a minimum, the inspection shall be completed by entering three numeric values into the electrical device and verifying that all winning combinations are properly illuminated; and
2. The automated dice shaker, if one is in use; at a minimum, the inspection shall be completed by operating the device three times and verifying that the dice are being properly tossed.

(b) At the beginning of each shift, the casino supervisor assigned to the sic bo table shall also inspect the automated dice shaker, if one is in use, to insure that it is in proper working order; at a minimum, the inspection shall be completed by operating the device three times and verifying that the dice are being properly tossed.

(c) Prior to shaking the manual sic bo shaker or activating the automated dice shaker, the dealer shall announce "No more bets."

- (d) Once "No more bets" has been announced, the dealer shall either:
1. Place the cover on the manual sic bo shaker, and shake the sic bo shaker at least three times so as to cause a random mixture of the dice; or
  2. Activate the automated dice shaker to permit and cause a random mixture of the dice.

(e) The dealer shall then remove the cover from the manual sic bo shaker, announce the numeric value of each die and enter the numeric value of each die into the electrical device on the table. The electrical device shall then cause the winning combinations to be illuminated on the sic bo layout.

(f) After the winning combinations have been illuminated, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered in accordance with Section 4. A manual sic bo shaker shall remain uncovered until all winning wagers have been paid; an automated sic bo dice shaker shall remain uncovered at all times.

(g) After all losing wagers have been collected and all winning wagers paid, the dealer shall clear the previously illuminated winning combinations from the table.

## **6. Irregularities**

(a) If all three dice do not land flat on the bottom of the sic bo shaker after being tossed, the dealer shall call a "No Roll."

(b) If the electrical device malfunctions after the manual sic bo shaker has been uncovered or the automated sic bo dice shaker has tossed the dice, the dealer shall, in the presence of the casino supervisor, collect all losing wagers and pay all winning wagers. Once the wagers on the layout have been settled, all gaming at sic bo shall cease until the electrical device has been fixed.

(c) If the automated sic bo shaker fails to operate or malfunctions when activated, the round of play shall be void.

(d) An automated sic bo shaker shall be removed from a gaming table before a manual sic bo shaker may be utilized at that table.

## 10: PAI GOW

### 1. Definitions

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

*Bank*--shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

*Co-banking*--is defined in Section 8.

*Copy hand*-- shall mean either a high hand or low hand of a player which is identical in pair rank or point value and contains the same highest ranking tile as the corresponding high hand or low hand of the dealer or bank.

*Dead hand*-- is defined in Section 2.

*Gongs*-- is defined in Section 2.

*High hand*-- shall mean the two tile hand formed with two of the four tiles dealt at the game of pai gow so as to rank higher than the hand formed from the remaining two tiles.

*Marker*--shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

*Matched pairs*-- is defined in Section 2.

*Mixed or unmatched pairs*-- is defined in Section 2.

*Push*-- is a tie as defined in Section 7(i).

*Rank or ranking*-- shall mean the relative position of a pai gow hand as set forth in Section 2.

*Second highest or low hand*-- shall mean the two tile hand formed with two of the four tiles dealt at the game of pai gow so as to rank lower than the hand formed from the remaining two tiles.

*Setting the hands*-- shall mean the process of forming a high hand and a low hand from the four dealt tiles.

*Supreme pair*--shall mean the pair of tiles that form the highest ranking hand in the game of pai gow and shall be formed with the six (2-4) tile and the three (1-2) tile.

*Value*--shall mean the numerical point value assigned to a pair of tiles in accordance with the provisions of Section 2.

*Washing*-- is defined in Section 4.

Wongs-- is defined in Section 2.

## **2. Pai gow tiles; ranking of hands, pairs and tiles; value of the hand**

(a) Pai gow shall be played with one set of thirty-two tiles which shall meet the requirements of the gaming equipment regulations.

(b) When comparing high hands or low hands to determine the higher ranking hand, the determination shall first be based upon the rank of any permissible pair of tiles which are contained in the hands. A hand with any permissible pair of tiles shall rank higher than a hand which does not contain any permissible pair. The permissible pairs of tiles in pai gow and their rank, with the "supreme pair" being the highest or "first" ranking pair, are as follows:

### Ranking      Pairing

#### Supreme Pair

First      Six (2-4) and Three (1-2)

#### Matched Pairs

Second      Twelve (6-6) and Twelve (6-6)  
Third      Two (1-1) and Two (1-1)  
Fourth      Eight (4-4) and Eight (4-4)  
Fifth      Four (1-3) and Four (1-3)  
Sixth      Ten (5-5) and Ten (5-5)  
Seventh      Six (3-3) and Six (3-3)  
Eighth      Four (2-2) and Four (2-2)  
Ninth      Eleven (5-6) and Eleven (5-6)  
Tenth      Ten (4-6) and Ten (4-6)  
Eleventh      Seven (1-6) and Seven (1-6)  
Twelfth      Six (1-5) and Six (1-5)

#### Mixed or Unmatched Pairs

Thirteenth      Mixed Nines (3-6 and 4-5)  
Fourteenth      Mixed Eights (3-5 and 2-6)  
Fifteenth      Mixed Sevens (3-4 and 2-5)  
Sixteenth      Mixed Fives (1-4 and 2-3)

#### Wongs

Seventeenth      Twelve (6-6) and Nine (4-5)  
                            Twelve (6-6) and Nine (3-6)  
Eighteenth      Two (1-1) and Nine (4-5)  
                            Two (1-1) and Nine (3-6)

#### Gongs

Nineteenth      Twelve (6-6) and Eight (2-6)  
                            Twelve (6-6) and Eight (3-5)  
                            Twelve (6-6) and Eight (4-4)

Twentieth Two (1-1) and Eight (2-6)  
 Two (1-1) and Eight (3-5)  
 Two (1-1) and Eight (4-4)

(c) When comparing high hands or low hands which are of identical permissible pair rank, the dealer or, if applicable, the bank shall win that hand (copy hand).

(d) When comparing the rank of high hands or low hands which do not contain any of the pairs listed in (b) above, the higher ranking hand shall be determined on the basis of the "value" of the hands. The value of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by adding the total number of spots which are contained on the two tiles which form the hand. If the numeric total of the spots is a two digit number, the left digit of such number shall be discarded and the right digit shall constitute the value of the hand. Examples of this rule are as follows:

1. A hand composed of a two (1-1) and a six (3-3) has a value of 8; and
2. A hand composed of an eleven (5-6) and a seven (1-6) has a numeric total of 18, but a value of only 8, since the left digit ("1") in the number 18 is discarded.

(e) Notwithstanding the provisions of (d) above, if the tiles which form the supreme pair are used separately, the numeric total of the three (1-2) may be counted as a 6 and the numeric total of the six (2-4) may be counted as a 3. When the three (1-2) is counted as 6, its individual ranking pursuant to (g) below shall be fifteenth instead of seventeenth and when the six (2-4) is counted as 3, its individual ranking shall be seventeenth instead of fifteenth.

(f) When comparing high hands or low hands which are of identical value, the hand with the highest ranking individual tile shall be considered the higher ranking hand.

(g) The individual ranking for each tile, with "first" representing the highest ranking, is as follows:

<u>Ranking</u>	<u>Tile</u> <u>In Set</u>	<u>Number of Tiles</u>
First	Twelve (6-6)	2
Second	Two (1-1)	2
Third	Eight (4-4)	2
Fourth	Four (1-3)	2
Fifth	Ten (5-5)	2
Sixth	Six (3-3)	2
Seventh	Four (2-2)	2
Eighth	Eleven (5-6)	2
Ninth	Ten (4-6)	2
Tenth	Seven (1-6)	2
Eleventh	Six (1-5)	2
Twelfth	Nine (3-6)	1
Twelfth	Nine (4-5)	1
Thirteenth	Eight (2-6)	1
Thirteenth	Eight (3-5)	1
Fourteenth	Seven (2-5)	1
Fourteenth	Seven (3-4)	1
Fifteenth	Six (2-4)	1
Sixteenth	Five (1-4)	1

Sixteenth	Five (2-3)	1
Seventeenth	Three (1-2)	1

(h) If the highest ranking tile in each hand being compared is of identical rank after the application of (f) above, the hand shall be considered a copy hand, and the hand of the dealer or bank, as applicable, shall be considered the higher ranking hand.

**3. Dice; number of dice; pai gow shaker**

(a) Pai gow shall be played with three dice which shall be maintained at all times inside a pai gow shaker while at the table. The dice used to play pai gow shall meet the requirements of the gaming equipment regulations and the pai gow shaker shall meet the requirements of the gaming equipment regulations.

(b) The pai gow shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.

(c) No dice that have been placed in a pai gow shaker for use in gaming shall remain on a table for more than 24 hours.

**4. Opening of the table for gaming; shuffling procedures**

(a) After receiving one set of tiles at the table in accordance with the gaming equipment regulations, the dealer shall sort and inspect the tiles and the floorperson assigned to the table shall verify the inspection. Nothing in this section shall preclude a gaming licensee from cleaning the tiles prior to the inspection required herein. The inspection of tiles at the gaming table shall require the following:

1. Each set shall be sorted into pairs in order to assure that the supreme pair and all 15 matched and unmatched pairs as identified in Section 2(b) are in the set.
2. Each tile shall be placed side by side in order to determine that all tiles are the same size and shading.
3. The back and sides of each tile shall be examined to assure that it is not flawed, scratched or marked in any way.
  - (i) If, after checking the tiles, the dealer finds that certain tiles are unsuitable for use, a casino supervisor shall bring a substitute set of tiles to the table from the reserve in the pit stand.
  - (ii) The unsuitable set of tiles shall be placed in a sealed envelope or container, identified by table number, date and time and shall be signed by the dealer and casino supervisor.

(b) Following the inspection of the tiles and the verification by the floorperson assigned to the table, the tiles shall be turned face up, then placed into 16 pairs and arranged according to rank starting with the supreme pair. The tiles shall be left in pairs for visual inspection by the first player to arrive at the table.

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

(d) The "washing" of the tiles shall be performed by the dealer and be known as the shuffle and shall be performed with the heels of the palms of the hands. The dealer shall shuffle the tiles in a circular motion with one hand moving clockwise and the other hand moving counterclockwise. Each hand shall complete at least eight circular motions in order to provide a random shuffle. The dealer shall then randomly pick up four tiles with each hand and place them side by side in

stacks in front of the table inventory container, forming eight stacks of four tiles.

(e) If during the stacking process described in (d) above, a tile is turned over and exposed to the players, the entire set of tiles shall be reshuffled.

(f) After each round of play has been completed, the dealer shall turn all of the tiles face down and shuffle the tiles in accordance with (d) above.

(g) If there is no gaming activity at the pai gow table, the tiles shall be turned face up and placed into 16 pairs according to rank starting with the supreme pair. Once a player arrives at the table, the procedures in (c) and (d) above shall be followed.

## **5. Wagers**

(a) All wagers at pai gow shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting area of the pai gow layout. A verbal wager accompanied by cash shall not be accepted at the game of pai gow.

(b) Only players who are seated at the pai gow table may place a wager at the game. Once a player has placed a wager and received tiles, that player must remain seated until the completion of the round of play.

(c) All wagers at pai gow shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in Section 6. No wager at pai gow shall be made, increased or withdrawn after the dealer has announced "No more bets."

## **6. Procedures for dealing the tiles**

(a) Once the dealer has completed shuffling the tiles, the dealer shall announce "No More Bets" prior to shaking the pai gow shaker. The dealer shall then shake the pai gow shaker at least three times so as to cause a random mixture of the dice.

(b) The dealer shall then remove the lid covering the pai gow shaker, total the dice and announce the total. The total of the dice shall determine which player receives the first stack of tiles.

(c) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one and continuing around the table with each betting position, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice. Examples are as follows:

1. If the dice total 9, the dealer would receive the first stack of four tiles; or
2. If the dice total 15, the sixth wagering position would receive the first stack of four tiles.

(d) The dealer shall deal the first stack of four tiles, starting from the right side of the eight stacks, to the starting position as determined in (c) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer a stack of tiles, regardless of whether there is a wager at the position. The dealer shall place a marker on top of his or her stack of tiles immediately after they are dealt.

(e) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(f) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

## **7. Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish**

(a) After the dealing of the tiles has been completed, each player shall set his or her hands by arranging the tiles into a high hand and low hand. After setting the hands the tiles shall be placed face down on the layout immediately behind that player's betting area and separated into two distinct hands.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the tiles of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the gaming licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the four tiles in full view of the dealer at all times. Once each player has set a high hand and low hand and placed the two hands face down on the layout, the player shall not touch the tiles again.

(c) After all players have set their hands and placed the tiles on the table, the four tiles of the dealer shall be turned over and the dealer shall set his or her hands by arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up to his or her right and the low hand shall be placed on the layout face up to his or her left. If banking or co-banking is in effect pursuant to Section 8, after all players have set their hands and placed the tiles on the table, the player banking the game shall turn over his or her four tiles and shall set the two hands by arranging the tiles in a high and low hand on the appropriate area of the layout.

(d) Except as provided in (e) below, the dealer shall be required to comply with the following rules when setting the hands of the dealer:

1. If the dealer has the supreme pair, it shall be played as such;
2. If possible, the dealer shall always play a pair, wong or gong as set forth in Section 2;
3. If the dealer does not have any combinations described in (d)1 or (d)2 above, the dealer shall play any two tiles together which have a value equal to nine, eight or seven; and
4. If the dealer does not have a combination listed in (d) 1 through (d) 3 above, the dealer shall play the highest ranking tile with the lowest ranking tile.

(e) Each gaming licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it proposes to require the hands of the dealer to be set, and shall specifically note any exceptions it proposes to the rules listed in (d) above.

(f) A player may surrender his or her wager after the hands of the dealer have been set. The player must announce his or her intention to surrender prior to the dealer exposing either of the two hands of that player pursuant to (g) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the four tiles dealt to that player and stack them face down on the right side of the table in front of the table inventory container without exposing the tiles to anyone at the table.

(g) Once the dealer has set a high and low hand, the dealer shall expose both hands of each player, starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall always compare the high hand of the player to the high hand of the dealer and the low hand of the player to the low hand of the dealer and

shall announce if the wager of that player shall win, lose or be considered a tie ("push").

(h) All losing wagers shall be collected immediately by the dealer and put in the table inventory container. All losing hands shall also be collected. A wager made by a player shall lose if the high hand of the player is identical in rank or lower in rank than the high hand of the dealer, and the low hand of the player is identical in rank or lower in rank than the low hand of the dealer or has a value of zero.

(i) If a wager is a push, the dealer shall not collect or pay the wager, but shall immediately collect the tiles of that player. A wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand), lower in rank than the low hand of the dealer or has a value of zero; or
2. The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(j) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer.

(k) A winning pai gow wager shall be paid off by a gaming licensee at odds of 1 to 1, except that the gaming licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the gaming licensee may round off the vigorish to twenty-five cents or the next highest multiple of twenty-five cents. A gaming licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning wager has been paid and the vigorish collected, the dealer shall then collect the tiles from that player.

(l) All tiles collected by the dealer shall be picked up in order and in such a way that they can be readily arranged to reconstruct each hand in case of a question or dispute and shall be placed face up to the right of the dealer in front of the table inventory container.

## **8. Player bank; co-banking; selection of bank; procedures for dealing**

(a) A gaming licensee may, in its discretion, offer to all players at a pai gow table the opportunity to bank the game. If the gaming licensee elects this option, all the other provisions of this section shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to restack and shuffle the tiles in accordance with the procedures set forth in Section 4(b) or (g).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table

until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this section.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A gaming licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the gaming licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to Section 7. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the tiles have been shuffled and formed into stacks pursuant to Section 4(d), the bank shall have the option to cut the tiles one time. If the bank does not wish to cut the tiles, there shall be no cut. Upon direction from the bank, the dealer may move:

1. One or more adjacent stacks of four tiles to the right or left end of the original eight stacks of tiles; or
2. Two or more adjacent stacks of four tiles, of which at least one stack is moved to one end and the other stacks are moved to the opposite end of the original eight stacks of tiles.

(h) Once the dealer has determined that a player may be the bank pursuant to (d) above and the tiles have been shuffled and, if applicable, cut, the dealer shall, unless co-banking is in effect, remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container. Immediately upon receipt of the four tiles dealt to the dealer pursuant to (k) below, the dealer shall place his or her wager on top of these tiles, instead of the marker otherwise required by Section 6, before dealing the remaining tiles. If co-banking is in effect, the dealer shall not remove any gaming chips from the table inventory container pursuant to this subsection.

(i) Once the dealer has announced "No more bets," the bank may, by issuing a verbal instruction to the dealer, choose to have the dealer deliver the stacks of tiles using any one of the 10 styles of delivery described in (k) below. If the bank does not choose a style of delivery, the dealer shall use house way from the right. After the style of delivery has been determined, the dealer shall indicate in order the style of delivery to be used by verbally repeating the selected style of delivery, taking such other action, approved by the Commission, that identifies the selected delivery style to the gaming licensee's surveillance department, and moving certain

stacks of tiles or individual tiles slightly forward, backward or diagonally in the manner described in (k) 1 through 10 below. After the dealer has indicated the style of delivery, the bank shall shake the pai gow shaker. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow shaker, the dealer shall remove the lid covering the pai gow shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow shaker to be covered and reshaken by the bank.

(j) To determine the starting position for dealing the tiles, the dealer shall count counterclockwise around the table, with the position of the bank considered number one and continuing around the table with each betting position, including the dealer, regardless of whether there is a wager at the position, and the dead hand counted in order until the count matches the total of the three dice.

(k) The dealer shall deal the first four tiles, in accordance with the selected style of delivery described in (k) 1 through 10 below, to the starting position as determined in (j) above and, moving counterclockwise around the table, deal all other positions including the dead hand and the dealer four tiles, regardless of whether there is a wager at the position. The dealer shall place his or her wager or marker, as applicable, on top of his or her stack of tiles immediately after they are dealt. Each gaming licensee shall set forth in its rules of the games submission the delivery styles offered to the bank. The 10 styles of delivery that may be used to deal the pai gow tiles are as follows:

1. House way from the right: The dealer shall indicate the use of house way from the right by pushing forward the first stack of tiles on the dealer's right. The dealer shall deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer's right to left.
2. House way from the left: The dealer shall indicate the use of house way from the left by pushing forward the first stack of tiles on the dealer's left. The dealer shall deliver the stack pushed forward to the starting position. The remaining stacks of tiles shall be delivered from the dealer's left to right.
3. Cup say (pick four) from the right: The dealer shall indicate the use of cup say from the right by pushing forward the first two stacks of tiles on the dealer's right. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer's right to left in the same manner as the first two stacks.
4. Cup say (pick four) from the left: The dealer shall indicate the use of cup say from the left by pushing forward the first two stacks of tiles on the dealer's left. The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to the next position. The remaining stacks of tiles shall be delivered from the dealer's left to right in the same manner as the first two stacks.
5. Jung quat (take the heart): The dealer shall indicate the use of jung quat by pushing forward the fourth stack of tiles from the dealer's right and the fourth stack of tiles from the dealer's left (the two center stacks of the eight). The dealer shall deliver the top two tiles from each of the two stacks pushed forward to the starting position. The four remaining tiles pushed forward shall be delivered to

the next position. The remaining stacks shall be pushed together and the two new center stacks shall be pushed forward and delivered in the same manner as the first two stacks. This procedure shall be repeated until all eight stacks of tiles have been delivered.

6. Chee yee (chop the ears): The dealer shall indicate the use of chee yee by pushing forward the first stack of tiles on the dealer's right and the first stack of tiles on the dealer's left. To deliver the tiles, the dealer shall center the two stacks pushed forward in front of the remaining stacks. The dealer shall deliver the top two tiles from each of the two centered stacks to the starting position. The four remaining tiles from the two centered stacks shall be delivered to the next position. The dealer shall then center and deliver the first stack remaining on the dealer's right and the first stack remaining on the dealer's left in the same manner. This procedure shall be repeated until all eight stacks of tiles have been delivered.
7. Pin say (slice four) from the right: The dealer shall indicate the use of pin say from the right by removing the top tile of the first stack of tiles on the dealer's right and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer's right. The dealer shall deliver the top tile from each of the first four stacks on the dealer's right to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's left shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.
8. Pin say (slice four) from the left: The dealer shall indicate the use of pin say from the left by removing the top tile of the first stack of tiles on the dealer's left and placing it diagonally across the top of the second, third and fourth stacks of tiles from the dealer's left. The dealer shall deliver the top tile from each of the first four stacks on the dealer's left to the starting position (the diagonal tile plus the three tiles it covers). The top tile from each of the first four stacks on the dealer's right shall be delivered to the next position. The top tile remaining on each of the first four stacks on the dealer's left shall be delivered to the third position and the top tile remaining on each of the first four stacks on the dealer's right shall be delivered to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.
9. Dragon head and phoenix tail from the right: The dealer shall indicate the use of dragon head and phoenix tail from the right by placing all four tiles in the first and second stacks from the dealer's right directly on top of the four tiles in the third and fourth stacks from the dealer's right and then pushing forward the top two tiles in each of the eight tile stacks that are created (forming the "dragon head"). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's left (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's right to the third position and the top tile from each of the four stacks on the dealer's left to the fourth position. This procedure shall be repeated until four tiles have been

delivered to all eight positions.

10. Dragon head and phoenix tail from the left: The dealer shall indicate the use of dragon head and phoenix tail from the left by placing all four tiles in the first and second stacks from the dealer's left directly on top of the four tiles in the third and fourth stacks from the dealer's left and then pushing forward the top two tiles in each of the eight tile stacks that are created (forming the "dragon head"). The dealer shall deliver the four tiles pushed forward to the starting position. The top tile from each of the four stacks of four tiles to the dealer's right (the "phoenix tail") shall be delivered to the next position. The dealer shall deliver the top two tiles from each of the two stacks on the dealer's left to the third position and the top tile from each of the four stacks on the dealer's right to the fourth position. This procedure shall be repeated until four tiles have been delivered to all eight positions.

(l) After all the stacks of tiles have been dealt, the dealer shall, without exposing the tiles, collect any stacks dealt to a position where there is no wager and place the stacks with the dead hand on the layout to the left of the dealer in front of the table inventory container.

(m) Once all tiles have been dealt and any tiles dealt to positions with no wagers have been collected, the dealer shall place the cover on the pai gow shaker and shake the shaker once. The pai gow shaker shall then be placed to the right of the dealer.

(n) If the tiles dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the tiles of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(o) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a 5 percent vigorish in accordance with Section 7. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(p) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager

shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place one-half of this amount into the table inventory container. The dealer shall collect a five percent vigorish in accordance with Section 7 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

(q) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(r) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with Section 7.

#### **9. Irregularities; invalid roll of the dice**

(a) If the dealer uncovers the pai gow shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the tiles to the wrong positions, all hands shall be void and the dealer shall reshuffle the tiles.

(d) If the dealer exposes any of the tiles dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed tiles, the player shall make the decision either to play out the hand or to void the hand.

(e) If a tile dealt to the dealer, bank, the dead hand or any position where there is no wager is exposed, all hands shall be void and the tiles shall be reshuffled.

(f) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to Section 7, the hands must be reset in accordance with such submission and the round of play completed.

#### **10. A player wagering on more than one betting area**

(a) Except as provided in Section 8(f), a gaming licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow table, which areas must be adjacent to each other.

(b) If a gaming licensee permits a player to wager on two adjacent betting areas, the tiles dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the layout, the hand may not be changed.

## 11: PAI GOW POKER

### 1. Definitions

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

*Bank*-- shall mean the player who elects to have the other players and dealer play against him or her and accepts the responsibility to pay all winning wagers.

*Bonus wager*-- shall mean an optional wager that the player's seven cards will form a qualifying poker hand, regardless of the manner in which the player set the high hand and the low hand. All bonus wagers shall be banked by the house.

*Co-banking*-- is defined in Section 10.

*Copy hand*-- shall mean either a two card hand or a five card hand of a player which is identical in rank to the corresponding two card hand or five card hand of the dealer or bank.

*Envy bonus*-- shall mean an additional fixed sum payoff made to a player who placed a bonus wager of at least \$5.00 when another player at the pai gow poker table is the holder of a premium qualifying poker hand. A player is entitled to multiple envy bonuses if more than one other player is the holder of a premium qualifying poker hand; provided, however, that a player is not entitled to an envy bonus for his or her own cards or the cards of the dealer.

*High hand*-- shall mean the five card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or higher than the two card low hand.

*Marker*-- shall mean an object or objects used to designate the bank and the co-bank, as approved by the Commission.

*Pai gow insurance wager*-- shall mean an optional wager as authorized by Section 15, that the player's seven cards will form a seven card hand with a rank of ace or lower (a "pai gow"), for which a payout will be awarded pursuant to Section 16(c), regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

*Premium qualifying poker hand*-- shall mean a five-card or seven-card poker hand with a rank of four-of-a-kind or higher formed from the seven cards dealt to a player.

*Push*--is a tie as defined in Section 9(h).

*Qualifying poker hand*-- shall mean a five-card or seven-card poker hand with a rank of straight or higher formed from the seven cards dealt to a player.

*Rank or ranking* " -- shall mean the relative position of a card or group of cards as set forth in Section 3.

*Second highest or low hand*-- shall mean the two card hand which is formed from the seven cards dealt at the game of pai gow poker so as to rank equal to or lower than the five card high hand.

*Set or setting the hands*-- shall mean the process of forming a high hand and low hand from the seven cards dealt.

*Seven-card bonus wager*--shall mean an optional wager, as authorized by Section 17, that the player's seven card hand will form a five-card poker hand (best five cards out of seven cards) for which a payout is awarded pursuant to Section 18, regardless of the manner in which the player sets the high hand and the low hand and regardless of the outcome of the player's pai gow poker wager.

*Suit*-- shall mean one of the four categories of cards, i.e., diamond, spade, club or heart.

*Three-card bonus wager*-- shall mean an optional wager, as authorized by 147 -11.17, that the player's first three cards will form a three-card poker hand that contains a straight flush with no joker, three-of-a-kind, a straight flush, a straight, a flush or one pair.

## **2. Cards; number of decks**

(a) Except as provided in (b) below, pai gow poker shall be played with one deck of cards with backs of the same color and design, on additional cutting card and one additional cover card to be used in accordance with the procedures set forth in Section 6. The cutting card and cover card 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. The deck of cards used to play pai gow poker shall meet the requirements of 205 CMR 146.48 and shall include one joker. Nothing in this section shall prohibit a gaming licensee from using decks which are manufactured with two jokers provided that only one joker is used for gaming at pai gow poker.

(b) If an automated card shuffling device is used for pai gow poker, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of a different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from one deck only shall be placed in the discard rack at any given time.

## **3. Pai gow poker rankings; cards; poker hands**

(a) The rank of the cards used in pai gow poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, ten, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2, 3, 4 and 5. Except as otherwise provided in (c) below, the joker shall be used and ranked as an ace.

(b) The permissible poker hands at the game of pai gow poker, in order of highest to lowest rank, shall be:

1. "Five aces" is a high hand consisting of four aces and a joker;
2. "Royal flush" is a high hand consisting of an ace, king, queen, jack and ten of the same suit; however, for purposes of the progressive payout wager, a "natural royal flush" is a royal flush which does not use a joker;
3. "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with ace, 2, 3, 4 and 5 being the highest ranking straight flush; king, queen, jack, 10, and 9 being the second highest ranking straight flush, and 6, 5, 4, 3 and 2 being the lowest ranking straight flush;
4. "Four-of-a-kind" is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
5. "Full house" is a high hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
6. "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of (e) below shall be applied;
7. "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight; an ace, 2, 3, 4 and 5 being the second highest ranking straight, and a 6, 5, 4, 3 and 2 being the lowest ranking straight;
8. "Three-of-a-kind" is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
9. "Two pairs" is a high hand containing two "pairs," with two aces and two kings being the highest ranking two pair hand and two threes and two twos being the lowest ranking two pair hand; and
10. "Pair" is either a high hand or a low hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) For purposes of setting the hands, a joker may be used as any card to complete a "straight," a "flush," a "straight flush" or a "royal flush."

(d) Notwithstanding the provisions of (b) above, a gaming licensee may, in its discretion, determine that a straight flush formed with an ace, 2, 3, 4 and 5 of the same suit shall be the lowest ranking straight flush and that a straight formed with an ace, 2, 3, 4 and 5, regardless of suit, shall be the lowest ranking straight. If a gaming licensee chooses to exercise this option, it shall so indicate in its Rules of the Games Submission.

(e) When comparing two high hands or two low hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the hands shall be considered a copy hand.

(f) If a gaming licensee offers the optional bonus wager authorized by Section 15, the following seven card hands, each of which shall have a rank higher than a five-card poker hand of five aces, shall be used to determine the amount of the bonus wager payout or envy bonus payment to which a winning patron is entitled pursuant to Section 16:

1. "Seven-card straight flush with no joker" is a seven card hand consisting of seven cards of the same suit in consecutive ranking, with no joker being used to complete the straight flush;
2. "Royal flush plus royal match" is a seven card hand consisting of an ace, a king, a queen, a jack and a ten of the same suit, with or without a joker, with one of the following pre-selected by the gaming licensee:
  - (i) An additional king and queen of a same suit; or
  - (ii) An additional ace and king of the same suit, without a joker (natural); and
3. "Seven-card straight flush with joker" is a seven card hand consisting of seven cards of the same suit in consecutive ranking with a joker being used to complete the straight flush.

(g) For purposes of pay table "B" for the seven-card bonus wager at Section 18(c), a "straight flush with joker" is a hand consisting of five cards of the same suit in consecutive ranking, one of which is the joker, and a "straight flush without joker" is a hand consisting of five cards of the same suit in consecutive ranking, none of which is the joker.

(h) If a gaming licensee offers the insurance wager authorized by Section 15, a joker is ranked as an ace for purposes of determining this wager.

#### **4. Pai gow poker shaker and dice; computerized random number generator; button**

(a) Unless a gaming licensee offers the optional bonus wagers authorized by Section 17 and follows the dealing procedures set forth therein, the starting position for the deal or delivery of cards in pai gow poker shall be determined by using one of the following methods:

1. Three dice and a pai gow poker shaker, which shall meet the requirements of **205 CMR 146.45 and 205 CMR 146.21**, respectively, and be used in accordance with **205 CMR 146.21** and Section 8b(b).
  - (i) The three dice shall be maintained at all times within the pai gow poker shaker.
  - (ii) The pai gow poker shaker and the dice contained therein shall be the responsibility of the dealer and shall never be left unattended while at the table.
  - (iii) No dice that have been placed in a pai gow poker shaker for use in gaming shall remain on a table for more than 24 hours.
2. A computerized random number generator that, in accordance with **205 CMR 146.21** and Section 8c(c), shall automatically select and display a number from 1 through 7 inclusive.
3. If an automated card shuffling device and dealing shoe is used pursuant to Sections 8b and 8c(d), a button that is moved by the dealer clockwise around the table as each round of play is completed.

#### **5. Opening of the table for gaming**

(a) After receiving a deck 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 146.49**.

(b) If the deck of cards used by the gaming licensee contains two jokers, the dealer and a casino supervisor shall ensure that only one joker is utilized and that the other joker is torn in

half and discarded. 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 according to suit and in sequence and shall include one joker.

(c) After the first 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 6.

(d) If a gaming licensee uses an automated card shuffling device to play the game of pai gow poker and two decks of cards are received at the table pursuant to 205 CMR 146.49 and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

## **6. Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, the dealer shall shuffle the cards either manually or by use of an automated card shuffling device so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the cards directly into an automated or manual dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in Sections 8, 8a or 8b; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) Upon completion of a manual shuffle, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning;
2. The player who accepts the bank pursuant to Section 10; provided, however, if the bank refuses the cut, the cards shall be offered to each player moving counterclockwise around the table from the bank until a player accepts the cut; or
3. The player at the farthest position to the right of the dealer, if there is no bank during a round of play; provided, however, if there are two or more consecutive rounds of play where there is no bank, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end. Once the cutting card has been inserted, the dealer shall take the cutting card

and all the cards on top of the cutting card and place them on the bottom of the stack. The dealer shall then remove the cover card and place it on the bottom of the stack. Thereafter, the dealer shall remove the cutting card and, at the discretion of the gaming licensee, either place it in the discard rack or use it as an additional cutting card to be inserted four cards from the bottom of the deck. The dealer shall then deal or deliver the cards in accordance with the procedures set forth in Sections 8, 8a, or 8b.

(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 sections (c) and (d) above.

(g) Whenever there is no gaming activity at a pai gow poker table which is open for gaming, the cards shall be spread out on the table 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 procedures outlined in Section 5(c) shall be completed.

## **7. Wagers**

(a) All wagers at pai gow poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting area of the pai gow poker layout. A verbal wager accompanied by cash shall not be accepted at the game of pai gow poker.

(b) Only players who are seated at the pai gow poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) All wagers at pai gow poker shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in Sections 8, 8a or 8b. No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No more bets."

(a) Upon placing a pai gow poker wager, a player may, if a progressive payout wager is offered by the gaming licensee pursuant to the provisions of Section 14, place a progressive payout wager by depositing a gaming chip into the acceptor device designated for that player or by redeeming a progressive payout wager coupon in accordance with the provisions of **205 CMR 146.09**. Each player shall be responsible for verifying that the acceptor light for his or her betting position has been properly illuminated upon placement of the progressive payout wager.

(e) If a gaming licensee offers the optional bonus wagers authorized by Section 17, upon placing a pai gow poker wager and prior to any cards being dealt for the round of play, a player may place a three-card bonus wager and/or a seven-card bonus wager.

## **8. Procedures for dealing the cards from a manual dealing shoe**

(a) If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of **205 CMR 146.51**. Once the procedures required by Section 6 have been completed, the cards shall be placed in the manual dealing shoe and the dealer shall announce "No more bets."

(b) The dealer shall then, using one of the procedures authorized by Section 8c, determine the starting position for dealing the cards. If the gaming licensee offers the additional wager authorized by Section 13, all such additional wagers shall be determined and paid and the procedures in Section 13 shall be completed, before any card is dealt to any player at the table.

(c) After the starting position for dealing the cards has been determined, each card shall be removed from the dealing shoe with the left hand of the dealer and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position as determined in (b) above and, moving clockwise around the table, deal a card to all other positions, including the dealer, regardless of whether there is a wager at the position. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position, including the dealer, has seven cards.

(d) After seven cards have been dealt to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left.

1. If four cards remain, the four cards shall not be exposed to anyone and shall be placed in the discard rack. The dealer shall then collect any cards dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a player or the dealer has more or less than seven cards, all hands shall be void pursuant to Section 11. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to [205 CMR 146.49](#).

#### **8a. Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play pai gow poker from his or her hand.

(b) If a gaming licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.

1. Once the procedures required by Section 6 have been completed, the dealer shall place the deck of cards in either hand.

(i) 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.

(ii) The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

2. The dealer shall then announce "No more bets" prior to dealing seven stacks of seven cards each to the area in front of the table inventory container. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall deal the first seven cards moving from left to right and the second seven cards moving from right to left and shall continue alternating in this manner until there are seven stacks of seven cards.

(d) After seven stacks of seven cards have been dealt, the dealer shall determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and shall be placed in the discard rack.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven

cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146-49.

(e) Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack, the dealer shall then, using one of the procedures authorized by Section 8c, determine the starting position for delivering the stacks of cards. If the gaming licensee offers the additional wager authorized by Section 13, all such additional wagers shall be determined and paid and the procedures in Section 13 shall be completed, before any stack of cards is dealt to any player at the table.

(f) After the starting position for delivering the stacks of cards has been determined, the dealer shall deliver the first stack to the starting position as determined in (e) above and, moving clockwise around the table, deliver the remaining stacks in order to all other positions, including the dealer, regardless of whether there is a wager at the position. In delivering the stacks, the stack farthest to the left of the dealer shall be considered the first stack, and the stack farthest to the right of the dealer shall be considered the seventh stack. The dealer shall deliver each stack face down.

(g) After the seven stacks have been delivered to each position, including the dealer, the dealer shall collect any stacks dealt to a player position where there is no wager and place them in the discard rack without exposing the cards.

#### **8b. Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, choose to have the cards used to play pai gow poker dealt from an automated dealing shoe which dispenses cards in stacks of seven cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by Section 6 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall then, using one of the procedures authorized by Section 8c, determine the starting position for delivering the stacks of cards. If the gaming licensee offers the additional wager authorized by Section 13, all such additional wagers shall be determined and paid and the procedures in Section 13 shall be completed, before any stack of cards is dealt to any player at the table.

(d) Once the starting position has been determined in accordance with (c) above, the dealer shall deliver the first stack of cards dispensed by the automated dealing shoe to that position. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall deliver a stack in turn to each of the other positions, including the dealer, moving clockwise around the table, whether or not there is a wager at the position. The dealer shall deliver each stack face down.

(e) After the seven stacks of seven cards have been dispensed and delivered to each position, including the dealer, the dealer shall remove the remaining cards from the shoe and determine whether exactly four cards are left by spreading them face down on the layout.

1. If four cards remain, the cards shall not be exposed to anyone at the table and

shall be placed in the discard rack.

2. If more or less than four cards remain, the dealer shall determine if the cards were misdealt. If the cards were misdealt and a stack has more or less than seven cards, the round of play shall be void and the cards reshuffled. If the cards have not been misdealt, the round of play shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146-49.

(f) If the dealer determines the cards were dealt properly, the dealer shall then collect any stacks dealt to a position where there is no wager and place them in the discard rack without exposing the cards.

### **8c. Procedure for determining the starting position for dealing cards or delivering stacks of cards**

(a) In order to determine the starting position for the dealing of cards or the delivery of stacks of cards for the game of pai gow poker, a gaming licensee may, in its discretion, use the procedure authorized in (b), (c) or (d) below.

(b) The dealer shall shake the pai gow poker shaker and dice described in Section 4 at least three times so as to cause a random mixture of the dice.

1. The dealer shall then remove the lid covering the pai gow poker shaker, total the dice and announce the total.
2. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the total of the three dice.
3. Examples are as follows:
  - (i) If the dice total 8, the dealer would receive the first card or stack of cards;  
or
  - (ii) If the dice total 14, the sixth betting position would receive the first card or stack of cards.
4. After the dealing or delivery of the cards has been completed in accordance with the procedures set forth in Section 8, 8a or 8b, the dealer shall place the cover on the pai gow poker shaker and shake the shaker once. The pai gow poker shaker shall then be placed to the right of the dealer.

(c) The dealer may use a computerized random number generator approved by the Commission to select and display a number from 1 through 7 inclusive, and verbally announce the number. To determine the starting position, the dealer shall count counterclockwise around the table, with the position of the dealer considered number one, and continuing around the table with each betting position counted in order, including the dealer, regardless of whether there is a wager at the position, until the count matches the number displayed by the random number generator.

(d) If an automated card shuffling device and dealing shoe is used pursuant to Section 8B, the dealer may use a flat disk button approved by the Commission to indicate the starting position. At the commencement of play, the button shall be placed in front of the dealer. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(e) After the starting position for a round of play has been determined, a gaming licensee may, in its discretion, mark

that position by the use of an additional cut card or similar object.

**9. Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorous**

(a) After the dealing of the cards has been completed, each player shall set his or her hands by arranging the cards into a high hand and low hand. When setting the two hands, the five card high hand must be equal to or higher in rank than the two card low hand. For example, if the two card hand contains a pair of sevens, the five card hand must contain at least a pair of sevens and the three remaining cards.

(b) Each player at the table shall be responsible for setting his or her own hands and no other person except the dealer may touch the cards of that player. Notwithstanding the foregoing, if a player requests assistance in the setting of his or her hands, the dealer may inform the requesting player of the manner in which the gaming licensee requires the hands of the dealer to be set in its Rules of the Games Submission. Each player shall be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) After all players have set their hands and placed the cards on the table, the seven cards of the dealer shall be turned over and the dealer shall set his or her hands by arranging the cards into a high and low hand. The dealer shall then place the two hands face up on the appropriate area of the layout. If banking or co-banking is in effect pursuant to Section 10, after all players have set their hands and placed the cards on the table, the player banking the game shall turn over his or her seven cards and shall set the two hands by arranging the cards in a high and low hand on the appropriate area of the layout.

(d) Each gaming licensee shall submit to the Commission in its Rules of the Games Submission the manner in which it will require the hands of the dealer to be set.

(e) Unless a player has placed a progressive payout wager pursuant to Section 14 or a seven-card bonus wager pursuant to Section 17, a player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. Immediately collect the wager from that player; and
2. Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer shall verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(f) Once the dealer has set a high hand and a low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose or be considered a tie ("push"). If the player has placed a progressive payout wager pursuant to Section 14, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager of that player shall win or lose. If the player has placed a seven-card bonus wager pursuant to Section 17, the dealer shall also examine the seven cards of the player and announce if the seven-card bonus wager of that player shall win or lose.

(g) All losing pai gow poker wagers, seven-card bonus wagers and progressive payout wagers shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager or winning seven-card bonus wager, all losing

pai gow poker hands shall also be collected. A pai gow poker wager made by a player shall lose if:

1. The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;
2. The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer (a "copy hand") and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;
3. The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or
4. The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three card low hand and a four card high hand).

(h) If a pai gow poker wager is a push, the dealer shall not collect or pay the wager, but shall return the pai gow poker wager to the player. Unless the player has a winning progressive payout wager or a winning seven-card bonus wager, the dealer shall then immediately collect the cards of that player. A pai gow poker wager made by a player shall be a push if:

1. The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand) or lower in rank than the low hand of the dealer; or
2. The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card bonus wager or winning progressive payout wager shall remain face up on the layout. Winning wagers shall be paid after all hands are exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A pai gow poker wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer. If a player has a winning pai gow poker wager and a winning progressive payout wager or a winning seven-card bonus wager, the pai gow poker wager shall be paid first.

(j) A winning pai gow poker wager shall be paid off by a gaming licensee at odds of 1 to 1, except that the gaming licensee shall extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the gaming licensee may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A gaming licensee shall collect the vigorish from a player at the time the winning payout is made. After a winning pai gow poker wager has been paid and the vigorish collected, the dealer shall then, if applicable, pay the winning progressive payout wager or the winning seven-card bonus wager of that player. Before paying a winning progressive payout wager or winning seven-card bonus wager, the dealer shall, if necessary, reset the player's high hand and low hand to form the hand type yielding the highest progressive wager payout or seven-card bonus payout to which the player is entitled. Except as otherwise required pursuant to (l) below, the dealer shall then collect the cards from that player.

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

(l) If a player has won a progressive payout wager that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to **205 CMR 138.62**.

#### **10. Player bank; co-banking; selection of bank; procedures for dealing**

(a) A gaming licensee may, in its discretion, offer to all players at a pai gow poker table the opportunity to bank the game. If the gaming licensee elects this option, all the other provisions of this section shall apply except to the extent that they conflict with the provisions of this section, in which case the provisions of this section shall control for any round of play in which a player is the bank.

(b) A player may not be the bank at the start of the game. For the purposes of this section, the start of the game shall mean the first round of play after the dealer is required to shuffle the cards in accordance with the procedures set forth in Section 5(c).

(c) After the first round of play pursuant to (b) above, each player at the table shall have the option to either be the bank or pass the bank to the next player. The dealer shall, starting with the player farthest to the right of the dealer, offer the bank to each player in a counterclockwise rotation around the table until a player accepts the bank. The dealer shall place a marker designating the bank in front of the player who accepts the bank. If the first player offered the bank accepts, the player seated to the right of that player shall first be offered the bank on the next round of play. The initial offer to be the bank shall rotate counterclockwise around the table until it returns to the dealer. In no event may any player bank two consecutive rounds of play. If no player wishes to be the bank, the round of play shall proceed in accordance with the rules of play provided in this section.

(d) Before a player may be permitted to bank a round of play, the dealer shall determine that:

1. The player placed a wager against the dealer during the last round of play in which there was no player banking the game; and
2. The player has sufficient gaming chips on the table to cover all of the wagers placed by other players at the table for that round of play.

(e) A gaming licensee may, in its discretion, offer the bank the option of having the casino cover 50 percent of the wagers made during a round of play. If the gaming licensee offers this option, it shall make it available to all players at the table. If the bank wishes to use this option, the bank must specifically request the dealer to accept responsibility for the payment of one-half of all winning wagers. When the bank covers 50 percent and the casino covers 50 percent of the winning wagers, it shall be known as "co-banking" and the dealer shall place a marker designating the co-bank in front of that player. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Commission pursuant to Section 9. When co-banking is in effect, the dealer may not place a wager against the bank.

(f) If a player is the bank, the player may only wager on one betting area.

(g) Once the dealer has determined that a player may be the bank pursuant to (d) above and after the cards have been shuffled, the dealer shall remove gaming chips from the table inventory container in an amount equal to the last wager made by that player against the dealer or in an amount, the calculation of which has been approved by the Commission. This amount shall be the amount the dealer wagers against the bank. The bank may direct that the sum wagered by the dealer be a lesser amount or that the dealer place no wager during that round of play. Any amount wagered by the dealer shall be placed in front of the table inventory container.

(h) If the cards are to be dealt from a manual dealing shoe, the procedures set forth in Sections 8 and 8c shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the dealing of the cards, the bank shall shake the pai gow poker shaker three times pursuant to Section 8c(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
2. If a computerized random number generator is used to determine the starting position for the dealing of the cards, the device shall be operated in accordance with procedures approved by the Commission.
3. When counting the betting positions, including the dealer, to determine the starting position for dealing the cards, the position of the banker, instead of the dealer, shall be considered number one.

(i) If the cards are to be dealt from the hand, the procedures set forth in Section 8a and 8c shall apply, except as follows:

1. Once the dealer has completed dealing the seven stacks and placed the four remaining cards in the discard rack pursuant to Section 8a, the bank shall select the first stack to be delivered by the dealer. This stack shall be designated as the first stack by the dealer moving it toward the players.
2. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack, the bank shall shake the pai gow poker shaker three times pursuant to Section 8c(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
3. If a computerized random number generator is used to determine the starting position for the delivery of the first stack, the device shall be operated in accordance with procedures approved by the Commission.
4. When counting the betting positions, including the dealer, to determine the starting position for delivering the seven stacks of cards, the position of the bank, instead of the dealer, shall be considered number one.
5. The dealer shall deliver the first stack as determined in (i) 1 above to the starting position as determined in Section 8c and (i)2 through 4 above. Thereafter, the dealer shall deliver the remaining stacks in a clockwise rotation beginning with the stack closest to the right of the first stack and proceeding until all stacks to the right of the first stack have been dealt and then moving to the stack farthest to the left of the dealer and proceeding left to right. If there are no stacks to the right of

the first stack, the dealer will begin with the stack farthest to the left and proceed to the right. The dealer shall deliver each stack face down to each position, including the dealer, regardless of whether there is a wager at the position.

(j) If the cards are to be dealt from an automated dealing shoe, the procedures set forth in Sections 8b and 8c shall apply, except as follows:

1. If a pai gow poker shaker and dice are being used to determine the starting position for the delivery of the first stack of cards dispensed by the automated dealing shoe, the bank shall shake the pai gow poker shaker three times pursuant to Section 8c(b) instead of the dealer. It shall be the responsibility of the dealer to ensure that the bank shakes the pai gow poker shaker at least three times so as to cause a random mixture of the dice. Once the bank has completed shaking the pai gow poker shaker, the dealer shall remove the lid covering the pai gow poker shaker, total the dice and announce the total. The dealer shall always remove the lid from the pai gow poker shaker and if the bank inadvertently removes the lid, the dealer shall require the pai gow poker shaker to be covered and reshaken by the bank.
2. If a computerized random number generator is used to determine the starting position, the device shall be operated in accordance with procedures approved by the Commission.
3. When counting the betting positions, including the dealer, to determine the starting position for delivering the stacks of cards as they are dispensed by the shoe, the position of the bank, instead of the dealer shall be considered number one.

(k) If the cards dealt to the dealer have not been previously collected, after each player has set his or her two hands and placed them on the appropriate area of the layout, the two hands of the dealer shall then be set. Once the dealer has formed a high and low hand, the dealer shall expose the hands of the bank and determine if the hands of the dealer are higher in rank than the hands of the bank. If the dealer wins, the cards of the dealer shall be stacked face up to the right of the table inventory container with the amount wagered by the dealer against the bank placed on top. If the dealer pushes, the dealer shall return the amount wagered by the dealer against the bank to the table inventory container. If the dealer loses, the amount wagered by the dealer against the bank shall be moved to the center of the layout.

(l) If banking is in effect, once the dealer has determined the outcome of the wager of the dealer against the bank, if any, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers, including the dealer's wager, shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the bank, an amount equal to the remaining winning wagers and place that amount in the center of the layout. The remaining winning wagers shall be paid from the amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount shall be charged a 5 percent vigorish in accordance with Section 9. Once the vigorish has been paid, the remaining amount shall be given to the bank.

(m) If co-banking is in effect, once the dealer has set the co-bank hand pursuant to paragraph (e) above, the dealer shall expose the hands of each player starting with the player farthest to the right of the dealer and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the bank and shall announce if the wager shall win, lose or be considered a push against the bank. All losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, all winning wagers shall be paid by the dealer with the gaming chips located in the center of the table. If this amount becomes exhausted before all winning wagers have been paid, the dealer shall collect from the co-bank, an amount equal to one-half of the remaining winning wagers and place that amount in the center of the layout. The dealer shall remove an amount equal to one-half of the remaining winning wagers from the table inventory container and place that amount in the center of the layout. The remaining winning wagers shall be paid from the total amount in the center of the layout. If, after collecting all losing wagers and paying all winning wagers, there is a surplus in the center of the table, this amount will be counted and the dealer shall place half of this amount into the table inventory container. The dealer shall collect a 5 percent vigorish in accordance with Section 9 on the remaining amount and place the vigorish amount in the table inventory container. The remaining amount shall then be given to the co-bank.

(n) Immediately after a winning wager of the dealer is paid, this amount and the original wager shall be returned to the table inventory container.

(o) Each player who has a winning wager against the bank shall pay a five percent vigorish on the amount won to the dealer, in accordance with Section 9.

(p) If a gaming licensee offers the progressive payout wager pursuant to Section 14 or the optional bonus wagers pursuant to Section 17, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this section.

## **11. Irregularities; invalid roll of dice**

(a) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No roll" and reshake the dice.

(b) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer shall call a "No roll" and reshake the dice.

(c) If the dealer incorrectly totals the dice and deals the first card or delivers the first stack to the wrong position, all hands shall be called dead and the dealer shall reshuffle the cards.

(d) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player shall make the decision either to play out the hand or to void the hand.

(e) If a card or cards in the hand of the dealer or bank is exposed, all hands shall be void and the cards shall be reshuffled.

(f) A card found turned face up in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found turned face up in the shoe, all hands shall be void and the cards shall be reshuffled.

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

(h) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(i) If the dealer does not set his or her hands in the manner submitted to the Commission pursuant to Section 9, the hands must be reset in accordance with this submission and the round

of play completed.

(j) If the bank does not set his or her own hands correctly, the wager shall not be lost pursuant to Section 9, and the dealer shall be required to reset the bank's hands in the manner submitted to the Commission pursuant to Section 9 so that the round of play may be completed.

(k) If a card is exposed while the dealer is dealing the seven stacks in accordance with Section 8a, the cards shall be reshuffled.

(l) If cards are being dealt from the hand and the dealer fails to deal the seven stacks in accordance with Section 8a(c), the cards shall be reshuffled.

(m) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(n) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void, and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(o) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

## **12. A player wagering on more than one betting area**

(a) Except as provided in Section 10(f), a gaming licensee may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.

(b) If a gaming licensee permits a player to wager on two adjacent betting areas, the cards dealt to each betting area shall be played separately. If the two wagers are not equal, the player shall be required to rank and set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand shall be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once a hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

## **13. Permissible additional wager**

(a) If a gaming licensee, pursuant to Section 8c, uses a random number generator to determine the starting position for the dealing of cards or the delivery of stacks of cards, the gaming licensee may in its discretion offer to every player at the pai gow poker table the option to make an additional wager as to which one of the numbers 1 through 7 will be selected and displayed by the random number generator at the beginning of a round of play.

(b) The following procedures shall be observed by any gaming licensee offering the additional wager authorized by this section:

1. Prior to the activation of the random number generator at the beginning of a round of play, any player who has made a pai gow poker wager pursuant to Section 7 may, at the same time, make the additional wager authorized by this section. A player may make an additional wager on more than one number during each round of play.
2. A player shall make an additional wager by placing gaming chips, and if permitted by the gaming licensee, a match play coupon, on the number selected by the player in the area designated for additional wagers on the pai gow poker

table layout. No verbal additional wagers or cash additional wagers shall be permitted.

3. An additional wager shall win if the number selected by the player in (b) 2 above is the same number selected and displayed by the random number generator as the first player position to receive cards during that round of pai gow poker. All other additional wagers shall lose.
4. After the dealer announces "No more bets" and the random number generator selects and displays the position number for that round of play, any losing additional wagers shall be immediately collected by the dealer.
5. Any winning additional wagers shall be paid immediately after collection of any losing additional wagers, and prior to any card being dealt to any player at the table.
6. A gaming licensee shall pay off winning additional wagers at odds of no less than 5 1/2 to 1 and no more than 6 to 1, and in accordance with the payout odds imprinted on the pai gow poker table layout; provided however, that payouts for any additional winning wagers shall be rounded down to the nearest whole dollar.

(c) Any additional wager made pursuant to this section shall have no bearing upon any other wager made by a player at the game of pai gow poker.

#### **14. Progressive payout wager**

(a) A gaming licensee may, in its discretion, offer to every player at a pai gow poker table who has placed a pai gow poker wager the option to make a progressive payout wager on whether the player will be dealt a hand type as set forth in (d) below. The progressive payout wager shall, in the discretion of the gaming licensee, be either a \$1.00 or \$5.00 wager.

(b) Prior to the first card or stack of cards of a round being dealt and once all wagers including progressive payout wagers have been placed, the dealer shall announce "No more bets" and press the lock-out button on the table controller panel. The dealer shall then remove any wagers placed on the progressive payout from the table inventory return device, verify, on the layout in front of the table inventory container, that the that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices and place the gaming chips into the table inventory container in accordance with [19:45-1.20](#).

(c) A winning progressive payout wager shall be paid in accordance with the payout table listed in (d) below, the provisions of Section 9 and the procedures approved pursuant to [145-1.52](#). A winning progressive payout wager shall be paid irrespective of the outcome of the player's pai gow poker wager. Prior to paying a winning progressive payout wager, the dealer shall:

1. Verify that the light on the correct acceptor device has been illuminated;
2. Verify that the hand is a winning hand; and
3. Require a casino supervisor to validate any payouts to be deducted from the progressive meter pursuant to (e) below and the gaming licensee's approved internal controls.

(d) A gaming licensee shall pay winning \$1.00 and \$5.00 progressive payout wagers at no less than the amounts listed below:

**\$1.00 PROGRESSIVE WAGER**

<u>Hand Type</u>	<u>Payout</u>
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$200.00
Royal Flush	\$100.00
Straight Flush and Pair	\$50.00
Straight Flush	\$25.00
Four-of-a-Kind and Pair	\$40.00
Four-of-a-Kind	\$20.00
Full House and Pair	\$10.00
Full House	\$5.00
Flush and Pair	\$6.00
Flush	\$3.00
Straight and Pair	\$4.00
Straight	\$2.00
Three-of-a-Kind	\$2.00

**\$5.00 PROGRESSIVE WAGER**

<u>Hand Type</u>	<u>Payout</u>
Natural Royal Flush and Pair	100 percent of meter
Five Aces and Pair	100 percent of meter
Natural Royal Flush	10 percent of meter
Five Aces	10 percent of meter
Royal Flush and Pair	\$1,000
Royal Flush	\$500.00
Straight Flush and Pair	\$250.00
Straight Flush	\$125.00
Four-of-a-Kind and Pair	\$200.00
Four-of-a-Kind	\$100.00
Full House and Pair	\$50.00
Full House	\$25.00
Flush and Pair	\$30.00
Flush	\$15.00
Straight and Pair	\$20.00
Straight	\$10.00
Three-of-a-Kind	\$10.00

(e) The rate of progression of the progressive meter used to determine the progressive payouts required by (d) above shall be no less than 21percent of the amount wagered for the \$1.00 progressive wager and 27percent of the amount wagered for the \$5.00 progressive wager. Any progressive wager payout of \$50.00 or more or for a straight flush for a \$1.00 progressive wager, and any progressive wager payout of \$250.00 or more or for a straight flush for a \$5.00 progressive wager, shall be deducted from the progressive meter.

(f) The initial and reset amounts for the progressive meter shall be established by each gaming

licensee and approved pursuant to **205 CMR 138.62**. In no instance shall the initial or reset amount on the progressive meter that is funded by the gaming licensee be less than \$10,000.

(g) Any payout determined by **205 CMR 138.62** the amount on the progressive meter shall be based upon the amount that is on the meter at the time the player's progressive payout wager is paid, irrespective of the amount that was on the meter when the player placed the wager or when the dealer dealt the player's cards.

#### **15. Pai gow insurance wager; optional bonus wager; payment of envy bonus**

(a) A gaming licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to make a pai gow insurance wager and/or a bonus wager and receive an envy bonus payment in accordance with the provisions of this section. The optional bonus wager authorized by this section may not be offered by a gaming licensee on any pai gow poker table which offers the optional three-card bonus wager and the seven-card bonus wager authorized by Section 17.

(b) Any player who has made a pai gow poker wager pursuant to Section 7 may, at the same time, make a pai gow insurance wager and/or a bonus wager by placing gaming chips in the area designated for a bonus wager at his or her betting position. A bonus wager shall be no less than \$1.00.

(c) Any player who makes a bonus wager of at least \$5.00 shall qualify to receive an envy bonus payment. The dealer shall place an envy bonus marker immediately in front any bonus wager of \$5.00 or more.

(d) If a pai gow insurance wager and/or a bonus wager has been made by one or more players, the dealer shall observe the procedures set forth in Section 9 but with the following modifications.

1. The dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle the pai gow poker wager of each player and collect any vigish that is due; provided, however, that:
  - (i) The cards of any player who has placed a bonus wager shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d)2 or 3 below; and
  - (ii) If any player has placed a pai gow insurance wager or a bonus wager of at least \$5.00, the cards of each player shall remain on the layout regardless of the outcome of his or her pai gow poker wager until removed in accordance with the provisions of (d) 2 or 3 below.
2. After settling the pai gow poker wager of a player who has placed a pai gow insurance wager or a bonus wager, the dealer shall rearrange the seven cards of the player to form the best possible hand and shall be ultimately responsible for creating such hand for purposes of the pai gow insurance wager and the bonus wager. Except for the pai gow insurance wager, a joker may be used as any card to complete any straight, flush, straight flush or royal flush other than a seven-card straight flush with no joker. If any player at the table has placed a bonus wager of at least \$5.00, the dealer shall rearrange the cards of each player at the table regardless whether that player has placed a bonus wager.
  - (i) If the player does not have a qualifying poker hand or a pai gow, the dealer shall collect the bonus wager and/or pai gow insurance wager, if applicable, and place the cards of the player in the discard rack.

- (ii) If the player has a qualifying poker hand or a pai gow, the dealer shall, if and as applicable, pay the winning bonus wager in accordance with Section 16(a) and/or the winning pai gow insurance wager in accordance with Section 16(c) and place the cards of the player in the discard rack.
  - (iii) If the player has a premium qualifying poker hand, the dealer shall verbally acknowledge the premium qualifying poker hand and leave the bonus wager, if applicable, and the cards of the player face up on the table.
3. After all other bonus wagers and pai gow insurance wagers have been settled, the dealer shall, starting from the dealer's right and moving counterclockwise around the table, settle with each player who has an envy bonus marker at his or her betting position or who has a bonus wager and a premium qualifying poker hand.
- (i) If the player has an envy bonus marker, the dealer shall pay the player the appropriate envy bonus payment set forth at Section 16(b) and collect the envy bonus marker.
  - (ii) If the player has a bonus wager and a premium qualifying poker hand, the dealer shall pay the winning bonus wager in accordance with Section 16(a) and place the cards of the player in the discard rack.
  - (iii) After all envy bonuses and premium qualifying poker hands are paid, the dealer shall collect the cards of any player who had a premium qualifying poker hand but did not place a bonus wager and place the cards of the player in the discard rack.

**16. Payout odds for bonus wagers; envy bonus payments; pai gow insurance wagers**

(a) Bonus wagers shall be paid pursuant to the following schedule:

<u>Hand</u>	<u>Payout</u>
Seven-card straight flush with no joker	8,000 to 1
Royal flush plus royal match	2,000 to 1
Seven-card straight flush with joker	1,000 to 1
Five aces	400 to 1
Royal flush	150 to 1
Straight flush	50 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

(b) Envy bonus payments shall be paid pursuant to the following schedule:

<u>Hand</u>	<u>Bonus</u>
Seven-card straight flush with no joker	\$5,000
Royal flush plus royal match	\$1,000
Seven-card straight flush with joker	\$500.00
Five aces	\$250.00
Royal flush	\$50.00

Straight flush	\$20.00
Four-of-a-kind	\$5.00

(c) Pai gow insurance wagers shall be paid pursuant to the payout odds set forth in one of the following pay tables pre-selected by the gaming licensee;

<u>Hand</u>	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
Nine high	400 to 1	250 to 1	100 to 1	100 to 1
Ten high	40 to 1	75 to 1	50 to 1	25 to 1
Jack high	20 to 1	25 to 1	25 to 1	15 to 1
Queen high	5 to 1	5 to 1	10 to 1	6 to 1
King high	3 to 1	3 to 1	5 to 1	5 to 1
Ace high	2 to 1	2 to 1	1 to 1	3 to 1

<u>Hand</u>	<u>E</u>
Nine high	100 to 1
Ten high	25 to 1
Jack high	15 to 1
Queen high	7 to 1
King high	5 to 1
Ace high	3 to 1

(d) Notwithstanding the minimum payout odds required in (a) and (c) above and the fixed bonus amount required in (b) above, a gaming licensee may establish a maximum payout amount as approved by the Commission that is payable to a player for one round of play, which amount shall be at least \$40,000 or the maximum amount that one player could win per round when betting the minimum permissible wagers, whichever is greater. If the established payout limit is not included on the layout, each gaming licensee shall provide notice of any decrease in the payout limit in accordance with 147 -8.3. Any maximum payout limit established by a gaming licensee shall apply only to payouts of pai gow poker bonus wagers and pai gow insurance wagers placed pursuant to Section 15.

**17. Dealing procedures for three-card bonus wager and seven-card bonus wager**

(a) A gaming licensee may, in its discretion, offer to each player at a pai gow poker table the opportunity to place an optional three-card bonus wager and/or a seven-card bonus wager and to receive payouts on such winning wagers as set forth in Section 18. The bonus wagers authorized by this section may not be offered by a gaming licensee on any pai gow poker table which offers the optional bonus wager authorized by Section 15. The three-card bonus wager and the seven-card bonus wager shall have no bearing on any other wager made by a player at the game of pai gow poker.

(b) Notwithstanding any other provision of 205 CMR 146 or this section, the dealing procedures set forth in this section shall apply to any pai gow poker game that offers the optional bonus wagers authorized by this section. The first three cards dealt to each player shall be dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(c) Once the procedures required by Sections 5 and 6 have been completed, the cards shall be

placed in the automated dealing shoe. The dealer shall then announce “No more bets.”

(d) The dealer shall deliver the first stack of three cards dispensed by the automated dealing shoe face down to the player at the starting position. The starting position shall be the player position farthest to the left of the dealer at which a pai gow poker wager has been placed in accordance with Section 7

(e) As the remaining stacks of three cards are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a pai gow poker wager. The dealer shall then deliver a stack of three cards face down to the area designated for the dealer’s hand.

(f) Each player who has placed a three-card bonus wager shall, after examining his or her cards, determine whether the three-card hand qualifies for a three-card bonus wager payout as defined in Section 18 and as displayed on the sign required by 205 CMR 146.21. Each player who has placed a three-card bonus wager and who has a winning hand shall place his or her cards face up on the layout. The dealer shall collect all three-card bonus wagers from players with losing three-card hands and then pay all winning three-card bonus wagers in accordance with the payouts set forth at Section 18.

(g) After each stack of three cards has been dispensed and delivered and each three-card bonus wager has been resolved in accordance with this section, the dealer shall complete the dealing of the cards by observing one of the following procedures.

1. The dealer shall remove the stub from the automated dealing shoe, place the stub on top of a cover card and, following the relevant dealing procedures in Section 8a(b), deal from his or hand four additional cards face down to each player and the dealer. The dealer shall deal the first four consecutive cards to the player farthest to his or her left who has placed a pai gow poker wager in accordance with Section 7 and, moving clockwise around the table, continue to deal four consecutive cards to each player who has placed a pai gow poker wager. The dealer shall then deal four consecutive cards to the area designated for the dealer’s hand. After each player who has placed a pai gow poker wager and the dealer have been dealt a total of seven cards, the dealer shall place the stub in the discard rack without exposing the cards and the round of play shall proceed in accordance with the procedures set forth in Sections 9 and 18.
2. The dealer shall deliver the first stack of four additional cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a pai gow poker wager in accordance with Section 7. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack of four cards face down to each player who has placed a pai gow poker wager. The dealer shall then deliver a stack of four additional cards face down to the area designated for the dealer’s hand. The round of play shall then proceed in accordance with the procedures set forth in Sections 9 and 18.

(h) The dealer shall be required to count the stub at least once every five rounds of play in order to determine whether the correct number of cards are still in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 53 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of the cards in the deck is

incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than seven cards) but 53 cards remain in the deck, all hands shall be void pursuant to Section 11(h). If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.

(i) Notwithstanding the provisions of (h) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards, plus the joker, are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of 205 CMR 146.49.

**18. Payout odds for optional three-card bonus wager and seven-card bonus wager**

(a) The payout odds for winning the optional bonus wagers authorized by 147 -1.17 when printed on any sign 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.”

(b) A gaming licensee shall pay off winning three-card bonus wagers at no less than the following odds:

<u>Hand</u>	<u>Payout Odds</u>
Three-card straight flush, with no joker	40 to 1
Three-of-a-kind	25 to 1
Three-card straight flush	5 to 1
Three-card straight	4 to 1
Three-card flush	3 to 1
One pair	1 to 1

(c) A gaming licensee shall pay winning seven-card bonus wagers at no less than the odds in accordance with one of the following payout tables:

Table A

<u>Hand</u>	<u>Payout Odds</u>
Five aces	500 to 1
Royal flush	250 to 1
Straight flush	50 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

Table B

<u>Hand</u>	<u>Payout Odds</u>
Five aces	500 to 1
Royal flush	200 to 1

Straight flush without joker	50 to 1
Straight flush with joker	30 to 1
Four-of-a-kind	25 to 1
Full house	5 to 1
Flush	4 to 1
Three-of-a-kind	3 to 1
Straight	2 to 1

(d) Notwithstanding the minimum payout odds required in (c) above, a gaming licensee may establish a maximum payout amount as approved by the Commission that is payable to a player for one round of play, which amount shall be at least \$50,000 or the maximum amount that one player could win per round when betting the minimum permissible wager, whichever is greater. If the established 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. Any maximum payout limit established by a gaming licensee shall apply only to payouts of the seven-card bonus wager placed pursuant to Section 17.

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## **12: BACCARAT – CHEMIN DE FER**

### **1. Cards: number of decks; value; point count of hand**

(a) Baccarat-Chemin de Fer 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.

(b) 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 Ten, Jack, Queen or King shall have a value of zero;
3. Any Ace shall have a value of one.

(c) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive 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 such number shall be discarded having no value 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, a 2 and a 4 has a Point Count of 7;
2. A hand composed of an ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

### **2. Opening of table for gaming**

(a) After receiving the six or more decks of cards at the table in accordance with the gaming equipment regulations, 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 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 participants are 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.

### **3. 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 ten. 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.

#### **4. Dealing shoe; selection of banker**

(a) All cards used to game at Baccarat-Chemin de Fer shall be dealt from a dealing shoe specifically designed for such purpose.

(b) After the cards have been shuffled and placed in the shoe, the dealer calling the game shall offer the shoe to the participants to be dealt. The participant offering to wager the highest amount on the first hand shall become the "Banker" and shall be responsible for dealing the cards from the shoe in accordance with these regulations and the instructions of the dealer calling the game. If two or more participants offer to wager an equal amount on the first hand, the participant making such wager that is closest to the dealer moving counterclockwise around the table shall become the "Banker."

#### **5. Wagers placed by banker**

(a) Immediately prior to dealing the cards, the Banker shall place a wager in support of the "Banker's Hand" which shall conform to the requirements of subsection (b) of this section. The wager placed by the Banker shall:

1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
2. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's

Hand";

3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

(b) The wager placed by the Banker immediately after accepting the shoe shall not be less than the amount such participant offered in bidding to become the Banker. The amount of all subsequent wagers placed by the Banker as such shall be at least equal to, but no more than twice, the amount of his immediately preceding wager. An example of this rule is as follows: if Participant A becomes the Banker for a high bid of \$1,000, he must place a wager of at least \$1,000 on the first hand dealt. If he continues as the Banker, his wager on the second hand must be at least \$1,000 but not more than \$2,000. Assuming he wagers \$2,000 on the second hand, his wager on the third hand (if he continues as the Banker) must be at least \$2,000 but not more than \$4,000.

(c) Any wager placed by the Banker in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

#### **6. Wagers made against banker**

(a) After the Banker has placed a wager in support of the "Banker's Hand", the remaining participants at the table shall be given the opportunity of wagering against all or a part of the wager made by the Banker provided, however, that such wagers shall not exceed, either individually or in the aggregate, the amount wagered by the Banker.

(b) Any participant who equaled and lost the immediately preceding wager of the Banker shall have the first option of making a wager against the Banker in an amount equal to the amount being wagered by the Banker. Said participant shall exercise this option by announcing "Banco Suivi" or "Suivi" and by placing the requisite wager on the appropriate area of the layout. A "standoff" shall not be counted for the purpose of determining the immediately preceding wager under this subsection.

(c) If no qualified participant announces "Banco Suivi" or "Suivi", the next preference shall be given to any participant placing a wager against the Banker equal in amount to that wagered by the Banker. This option shall be exercised by a participant announcing "Banco Seul" or "Banco" and by placing the requisite wager on the appropriate area of the layout. Whenever more than one participant announces "Banco Seul" or "Banco", preference shall be given to the participant making such announcement who is seated nearest to the Banker in a counterclockwise direction around the table.

(d) If the options granted by subsections (b) and (c) of this section are not exercised, each participant, beginning with one seated to the immediate right of the Banker and moving counterclockwise around the table, shall have the right to make a wager against a part of the wager made by the Banker. Such wagers shall be accepted until the amount of the partial wagers, taken in the aggregate, equals the amount of the wager made by the Banker or until, the dealer announces "No More Bets."

(e) No wager at Baccarat-Chemin de Fer shall be made, increased or withdrawn after the dealer has announced "No More Bets" except that the Banker shall withdraw any part of his initial wager that was not covered by the wagers of the other participants.

(f) Any wager placed by the participants in cash shall be exchanged immediately by the dealer for gaming chips or plaques in accordance with the regulations governing the acceptance and conversion of such instruments.

(g) The wager(s) placed by the participants shall:

1. Win if the "Player's Hand" has a Point Count higher than that of the "Bankers Hand";
2. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand";
3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

**7. Hands of player and banker; persons controlling each hand; procedure for dealing initial two cards to each hand**

(a) There shall be two hands dealt in the game of Baccarat-Chemin de Fer, one of which shall be denominated the "Player's Hand" and the other denominated the "Banker's Hand."

(b) The participant selected as the Banker shall have exclusive control of the "Banker's Hand" and shall make all decisions permitted by these regulations with respect to such hand.

(c) Exclusive control of the "Player's Hand" and the right to make all decisions permitted by these regulations with respect to such hand shall reside in the participant who made a wager in accordance with subsections 7(b) or 7(c) of this section. If no such wager has been made, this right shall reside in the participant making the highest wager against the banker. If two or more equally high wagers have been made, this right shall reside in the participant making such wager that is nearest to the Banker moving counterclockwise around the table. The participant possessing exclusive control of the "Player's Hand" under this subsection shall hereinafter be referred to as the "Dominant Player".

(d) After the dealer announces "Cards," the Banker shall deal an initial four cards from the shoe. The first and third card dealt shall be placed face downwards in front of the Dominant Player and shall constitute the first and second card of the "Player's Hand". The second and fourth card dealt shall be placed face downward in front of the Banker and shall constitute the first and second card of the "Banker's Hand."

**8. Procedure for dealing of additional cards**

(a) After the initial four cards have been dealt, the Dominant Player shall look at the two cards dealt to the "Player's Hand" without disclosing them to the Banker. If the Point Count of the "Player's Hand" is:

1. A zero, one, two, three or four, the Dominant Player shall request one additional card by announcing "Card";
2. A five, the Dominant Player shall exercise the option of requesting one additional card by announcing "Card" or not requesting one additional card by announcing "Stay";
3. A six or seven, the Dominant Player shall not draw an additional card and shall announce "Stay";
4. An eight or nine, the Dominant Player shall announce "Natural" and all cards in both hands shall be turned immediately face upwards with no additional cards being dealt to either hand.

(b) If the Dominant Player has announced "Card" in accordance with subsection (a) of this section, an additional card shall not be dealt to the "Player's Hand" until the Banker first looks at the two cards dealt to the "Banker's Hand". If the Point Count of the "Banker's Hand" is 8 or 9, the Banker shall announce "Natural" and all cards in both hands shall be turned immediately face

upwards with no additional cards being dealt to either hand. If the Point Count of the "Banker's Hand" is less than 8, the Banker shall announce "Under Eight" and shall deal a third card face upwards to the "Player's Hand" in accordance with the request of the Dominant Player.

(c) After the "Player's Hand" stays or receives a third card in accordance with the above subsections, the Banker shall turn the cards in the "Banker's Hand" face upwards on the table and shall deal or not deal a third card to the "Banker's Hand" in accordance with the requirements of Table 3 of this subsection.

TABLE 3

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

(d) Any announcement required to be made by the Dominant Player or Banker by this section shall be immediately repeated by the dealer at the table to assure the clarity and understanding of such statements.

**9. Announcement of result of round; payment and collection of wagers; payout odds; vigorish**

(a) After each hand has received all the cards it is entitled to by these regulations, the dealer calling the game shall announce the Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Stand Off" or "Tie Hand".

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers at the table shall collect and payoff the wagers made. Winning wagers made against the "Banker's Hand" shall be paid off from the amount wagered by the Banker at odds of 1 to 1. A winning wager made by the Banker shall be paid off at odds of 1 to 1 from the amount(s) wagered by the other participants.

(c) As its fee in housing the game, the gaming licensee shall extract a commission known as "vigorish" from the amount won by the Banker on each round of play, in an amount equal to, in the gaming licensee's discretion, either four or five percent of the amount won; provided, however, that when collecting the vigorish, the gaming licensee may round off the amount of a five percent vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a four percent vigorish to 20 cents or the next highest multiple of 20 cents. Such vigorish shall be collected immediately after each round won by the Banker.

(d) Each gaming licensee shall provide notice of any increase in the percentage of vigorish being charged at each Baccarat-Chemin De Fer table, in accordance with 205 CMR 147.03. The percentage of vigorish charged at a Baccarat-Chemin De Fer table shall apply to all players at that table.

## **10. Continuation of banker as such; selection of new banker**

(a) It shall be the option of the Banker, after any round of play, either to pass the shoe or remain as Banker except that

1. The Banker shall pass the shoe whenever the "Banker's Hand" loses, and
2. The dealer or floorman assigned to the table may order the Banker to pass the shoe if the Banker unreasonably delays the game, repeatedly makes invalid deals or violates either the 205 CMR or the regulations of the Commission.

(b) Whenever a mandatory relinquishment of the Bank occurs, it shall be offered to the seated participant to the right of the previous Banker and then to each other seated participant, moving counterclockwise around the table, until a participant accepts it and becomes the new Banker.

(c) Whenever a voluntary relinquishment of the Bank occurs, each seated participant shall be offered it, beginning with the participant to the right of the previous Banker and moving counterclockwise around the table. The first participant willing to accept the Bank and to wager an amount on the next hand equal to, but not more than twice, the amount of the previous Banker's last wager, shall become the next Banker. If no participant offers to meet this condition, the participant offering to wager the highest amount on the next hand shall become the new Banker provided however that the participant who passed the Bank shall not be permitted to take part in the first round of such bidding.

(d) When a passed bank is defeated in any hand, it shall be transferred as it would have been in accordance with subsection (b) had it not been voluntarily passed.

(e) A participant by moving to another seat at the table shall miss a turn to become the Banker in the next seat where such a move would otherwise give that participant promotion in turn to become the Banker.

## **11. Irregularities**

(a) If the Banker, by taking cards for his hand in the wrong order in the Initial Deal, makes an error which cannot be rectified, the hand shall be annulled and the Bank may be transferred counterclockwise to the next participant seated at a numbered place.

(b) If the Banker, during the Initial Deal, takes more than two cards for his hand and the deal cannot be rectified, the Point Count of his hand shall be regarded as zero and the play shall proceed in accordance with section 9 of this section.

(c) If the Banker, during the Initial Deal, gives three cards to the Dominant Player and it is not possible to determine which card has been dealt in excess, the Point Count of the "Player's Hand" shall be the highest that can be made with two or all three of the cards.

(d) If the Banker, subsequent to the Initial Deal, takes two cards for his hand instead of one and the deal cannot be rectified, the Point Count of his hand shall be the lowest that can be made with two of the cards.

(e) A card dealt face upwards to the Dominant Player after he or she has said "Stay" shall become the Banker's card in the event the Banker is obliged to draw or would have had the option of drawing a third card in accordance with the rules of this section. If the Banker is required to stay, the card dealt in error shall be governed by the provisions of (h) below.

(f) A card dealt face upwards to the Dominant Player after he or she has said "Stay" and the dealer has mistakenly said "Card" shall become the Banker's card only in the event the Banker is obligated to draw a third card under the rules of this section. If the Banker is required to stay or has the option of drawing a third card, the card dealt in error shall be governed by the provisions of (h) below.

(g) There shall be no penalty for a card drawn in error from the shoe if it remains undisclosed. A card so drawn shall be used as the first card of the next hand providing that the cutting card has not been exposed in the shoe or drawn therefrom. In the course of play, cards once drawn from the shoe shall not be replaced. If a card drawn in error is disclosed at the time it is dealt, the card shall be governed by the provisions of (h) below.

(h) If a card dealt in error is disclosed and cannot be used by the Dominant Player or the Banker pursuant to (e), (f) or (g) above, the dealer shall perform the procedure in (h)1 through 3 below that has been pre-selected by the gaming licensee in its rules of the game submission.

1. The disclosed card and an additional number of cards equal to the value of the disclosed card shall be drawn face upwards from the shoe and placed in the discard bucket; provided, however, that if a ten, jack, queen or king is disclosed in error, the disclosed card and either one or ten additional cards, as pre-selected by the gaming licensee, shall be drawn face upwards from the shoe and placed in the discard bucket.

2. The disclosed card and one additional card drawn face downwards from the shoe shall be placed in the discard bucket without disclosing the additional card.

3. The disclosed card shall be used as the first card of a simulated round of play in which no wagers shall be accepted, the cards shall be dealt in accordance with the rules of this section and the cards shall be discarded upon completion of the dealing procedures.

(i) If the Banker, subsequent to the initial deal, draws a card from the shoe for his hand after the Dominant Player has said "Card" and the dealer has repeated "Card," the Banker must give such card to the Dominant Player and thereafter either draw or not draw a third card for his hand as may be required by these regulations.

(j) Any card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard bucket, along with an additional number of cards, drawn face upwards, equal to the value of the card found face upwards in the shoe. The last hand of a shoe shall be void when a card of that hand is found face upwards in the shoe.

(k) If there are found to be insufficient cards in the shoe to complete a hand when the cutting card is drawn, that hand shall be void.

## 14: POKER

### 1. Definitions

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

*All-in--* means a player who has no funds remaining on the poker table to continue betting in a round of play but who still retains the right to contend for that portion of the pot in which the player has already placed a bet.

*Ante--* means a predetermined wager which each player is required to make in some poker games prior to any cards being dealt in order to participate in the round of play.

*Bad beat--* means one or more pre-designated high value poker hands which, when held by a player as a losing hand in a round of play, shall result in a bad beat payout if the gaming licensee has elected to offer a bad beat payout at that poker table.

*Bad beat payout--* means one or more awards that are payable to a player in accordance with the procedures set forth in Section 19 upon the occurrence of a bad beat.

*Bet--* means an action by which a player places gaming chips or gaming plaques into the pot on any betting round.

*Betting round--* means a complete wagering cycle in a hand of poker after all players have called, folded or gone all-in.

*Blind bet--* means a mandatory wager in some poker games which only players sitting in specific betting positions at the poker table shall be required to place prior to looking at any cards.

*Burn card--* means a card taken from the top of a deck which is discarded face down, which is not in play and the identity of which remains unknown.

*Button--* means an object which is moved clockwise around the table to denote an imaginary dealer and thereby determine the betting and dealing sequence.

*Call--* means a wager made in an amount equal to the immediately preceding wager.

*Check--* means that a player waives the right to initiate the betting in a betting round but retains the right to act if another player initiates the betting.

*Common card--* means, in any game of stud poker, a card which is dealt face upward if there are insufficient cards left in the deck to deal each player a card individually and which can be used by all players at the showdown.

*Community card--* means any card which is dealt face upward and which can be used by all players to form their best hand.

*Cover card*-- means a yellow or green plastic card used during the cut process and then to conceal the bottom card of the deck.

*Draw*-- means, in any game of draw poker, an exchange by a player of cards held in his or her hand, after the initial round of betting, for an equal number of new cards from the deck.

*Fold*-- means the withdrawal of a player from a round of play by discarding his or her hand of cards during a betting round and refusing to equal a wager.

*Forced bet*-- means a wager which is required to start the wagering on the first betting round.

*Fouled hand*-- means a hand that either has an improper number of cards or has come into contact with other cards in such a way as to render it impossible to determine accurately which cards are contained in the hand.

*Half-kill*-- means in the game of omaha high-low split eight or better poker when one player wins an entire qualifying pot, the betting limits are increased by one-half the posted table wagering limits for the next hand and remain in effect until a pot is split between one player winning the high hand and another player winning the low hand or until a pot does not qualify in amount.

*High*-- means a game of poker in which the highest ranking hand in accordance with Section 3 wins the pot.

*High-low split*-- means a form of poker in which there is a winner for both the highest and lowest ranking hands.

*Hole card*-- means any card dealt to a player face down.

*Kill*-- means in the game of omaha high-low split eight or better poker when one player wins an entire qualifying pot, the betting limits are twice the posted table wagering limits for the next hand and remain in effect until a pot is split between one player winning the high hand and another player winning the low hand or until a pot does not qualify in amount.

*Low*-- means a game of poker in which the highest ranking low hand in accordance with Section 3 wins the pot.

*Opening bet*-- means the first bet in a round of play.

*Pot*-- means the amount which is awarded to the winning player or players at the conclusion of a round of play and is equal to the total amount anted or bet by the players during the round of play, less any rake extracted pursuant to Section 14 and, if applicable, any amount contributed to a bad beat payout fund pursuant to Section 19.

*Protected hand*-- means a hand of cards which the player is physically holding or has placed under one or more gaming chips.

*Raise*-- means a bet in an amount greater than the immediately preceding bet in that betting round.

*Rake*-- means the amount of gaming chips, gaming plaques or coin collected by the dealer as poker revenue in accordance with this section.

*Round of play*-- means, for any game of poker, the process by which cards are dealt, bets are placed and the winner of the pot is determined and paid in accordance with the rules of this section.

*Showdown*-- means the action of revealing the hands of each player in order to determine who shall win the pot.

*Side pot*-- means a separate pot formed when one or more players are all-in.

*Stub*-- means the remaining portion of the deck after all cards in a round of play have been dealt.

*Suit*-- means one of the four categories of cards, that is, diamond, spade, club or heart.

*Table stakes*-- means the currency, gaming chips and gaming plaques on the table is in play and a player may not subtract from his or her currency, gaming chips or gaming plaques at any time during ongoing play.

*Up-card*-- means, in a game of stud poker, any card dealt to a player face up.

## **2. Cards; number of decks**

(a) Poker shall be played with one deck of cards with backs of the same color and design and one additional cover card. The cover card 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. Two decks of cards shall be maintained for use at each poker table at all times. Each deck maintained at the poker table shall be visually distinguishable in some manner from the other deck. While one deck is in use, the other deck shall be stored in a designated area pursuant to 205 CMR 146-24, unless an automated card shuffling device is being used.

(b) Each deck of cards maintained at the poker table may be rotated in and out of play; provided, however, that no deck of cards shall be used at the table for more than three hours without the dealer or floorperson placing the 52 cards into suit and sequence. All decks opened for use on a poker table shall be changed at least every six hours.

(c) Each gaming day, decks of cards with distinguishable card backings as required by 205 CMR 146-48 shall be distributed among all open poker tables in a manner determined by the poker shift supervisor or supervisor thereof. The distribution of decks among tables shall consider, at a minimum, the table limits, the location of the table and the type of poker available at each table and shall be intended to ensure the integrity of gaming at poker.

(d) If an automated card shuffling device is being used, a gaming licensee shall use both decks of cards, and:

1. The backs of the cards in the two decks shall be of different colors;

2. One deck shall be shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game; and
3. Both decks shall be continuously alternated in and out of play, with each deck being used for every other round of play.

### **3. Poker rankings**

(a) The rank of the cards used in all types of poker other than low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three and two. All suits shall be considered equal in rank.

Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with, as applicable, a two and three (in a three card poker hand) or a two, three, four and five (in a five card poker hand).

(b) The permissible high poker hands in poker games that result in a five card hand, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king queen, jack and ten of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (e.g., queen, king, ace, two, three);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and
9. "One pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) The permissible high poker hands in poker games that result in a three card hand, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king and queen of the same suit;
2. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with king, queen and jack being the highest ranking straight flush and a three, two and ace being the lowest ranking straight flush;

3. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
4. "Straight" is a hand consisting of three cards of consecutive rank, regardless of suit, with an ace, king and queen being the highest ranking straight and a three, two and ace being the lowest ranking straight; provided, however, that an ace may not be combined with a king and two for purposes of determining a winning hand;
5. "Flush" is a hand consisting of three cards of the same suit; and
6. "One pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(d) When comparing two hands which are of identical poker hand rank pursuant to the provisions of (b) or (c) above, as applicable, or which contain none of the poker hands authorized for that game, the hand which contains the highest ranking card as provided in (a) above or (e) below, whichever is applicable, which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered tied and the pot shall be equally divided among the players with the tied hands.

(e) The rank of the cards used in low poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, two, three, four, five, six, seven, eight, nine, 10, jack, queen and king. All suits shall be considered equal in rank.

(f) The ranking of a low poker hand as determined by the holding of a five or three card hand shall be the inverse of the rankings for a high poker hand as set forth in (b) and (c) above; provided, however, that straights and flushes shall not be considered for purposes of determining a winning hand at low poker.

(g) In all games of poker, a hand shall be ranked according to the cards actually contained therein and not by the player's opinion or statement of its value.

#### **4. Opening the table for gaming**

(a) After receiving two decks of cards at the table, in accordance with 205 CMR 146.49 and Section 2, the dealer shall, as applicable, comply with the requirements of either 205 CMR 146.49 and (b) through (c) below or the requirements of 205 CMR 146.49.

(b) Following the inspection of the cards by the dealer and the verification by the floorperson or supervisor thereof, the cards shall be spread out face up on the table for visual inspection by the first two players to be seated at the table. The cards shall be spread out according to suit and in sequence.

(c) Immediately prior to the commencement of play and not before a minimum of two players are afforded an opportunity to visually inspect the cards from each deck at the table, each deck shall be separately turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Each deck of cards shall be shuffled in accordance with Section 5.

1. If an automated shuffling device is not being used, one of the decks shall be cut in accordance with Section 5 and the other deck shall be maintained pursuant to 205 CMR 146.24 for subsequent use pursuant to Section 2. In the alternative, a gaming licensee may wash, shuffle and cut only the deck intended for immediate use and maintain the other deck pursuant to 205 CMR 146.24. Upon rotation pursuant to

- Section 2, the other deck shall be washed, shuffled and cut in accordance with the requirements herein and Section 5.
2. If an automated shuffling device is being used, one of the decks shall be cut in accordance with Section 5 and the other deck shall be placed or left in the automated shuffler for the next round of play.

### **5. Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to **205 CMR 146.50**, and after the completion of each round of play, the dealer shall shuffle the entire deck of cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled, stacked, and placed on the table in front of the dealer, the dealer shall, using one hand, cut the deck by:

1. Placing the cover card on the table in front of the deck of cards;
2. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card; and
3. Then placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (b) 2 above.

(c) 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.

(d) If there is no gaming activity at the poker table, each deck of cards at the table shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once at least two players have arrived at the table. After the first two players are afforded an opportunity to visually inspect both of the decks, the procedures required by Section 4(c) shall be completed.

### **6. Poker overview; general dealing procedures for all types of poker**

(a) Poker shall be conducted in a separate and distinct area of the casino floor approved by the Commission.

(b) Poker shall be played by a minimum of two players and a maximum of eleven players. Poker shall be dealt by a dealer at a poker table. For all types of poker set forth in Section 8, the dealer shall not participate in the playing or outcome of the game in any way except as otherwise authorized in this section.

(c) A player shall wager on the cards that the player holds in his or her hand. All bets by a player shall be placed by the dealer in the designated area of the table known as the pot. A player may be required to ante or place a blind bet prior to the receipt of any cards. After each round of cards is dealt, a betting round shall be conducted. Each player shall decide whether to continue contending for the pot by calling or raising the bet of the other players.

(d) The object of the game shall be for a player to win the pot either by making a bet that no other player elects to call, or by having the hand of highest rank at the showdown in accordance with the provisions of Section 3. If two or more players are still in contention for a pot after all cards have been dealt and the final betting round has been completed, there shall be a showdown among the players still in contention to determine which player has the hand of highest rank. Based on the type of poker being played, the winning player may be the player who holds the

highest ranking high poker hand, the highest ranking low poker hand or both the highest ranking high and low poker hands.

- (e) The following procedures shall be utilized by the dealer when dealing the game of poker:
1. The dealer shall choose the hand in which he or she will hold the cards. Once the dealer has chosen a hand, the dealer must use that hand whenever holding the cards. The cards held by the dealer shall, at all times, be held in front of the dealer, as level as possible and over the poker table. If during a round of play, the deck must be set down to handle a transaction, the dealer shall place a marker button on top of the deck until the transaction has been completed.
  2. The dealer shall verbalize or physically indicate the action which is occurring at the poker table with regard to the conduct of the game and instruct each player as to his or her various turns to act and options.
  3. All burn cards required by this section shall be kept separate from the pile of discarded cards.
  4. The dealer shall be required to count the entire deck of cards at least once every fifteen minutes in order to determine that 52 cards are present; provided, however, that the dealer may count the stub in the games of hold 'em poker and omaha poker. In the alternative, a gaming licensee may utilize an automated card shuffling device approved by the Commission that has the capability of counting the cards in a deck as it shuffles them. If a count reveals an incorrect number of cards, the deck shall be removed from the table in accordance with **205 CMR 146.49**.
  5. At the completion of a round of play, the dealer shall award the pot to the winning player or players after a showdown or to the last remaining player if all other players have folded. Prior to pushing the pot to the winner and collecting the winning hand, the dealer shall first collect the cards from all losing players.
  6. All side pots shall be awarded before the dealer awards the pot in the center of the poker table.
  7. All discarded hands shall be counted by the dealer to determine that the proper number of cards has been returned.
  8. The dealer shall collect the rake in accordance with Section 14.
  9. The dealer shall collect, if applicable, any amount required to be contributed to a bad beat payout fund in accordance with Section 19.

## **7. Wagers**

(a) Only players who are seated at the poker table may be permitted to receive cards and participate in each betting round.

(b) Depending upon the particular type of poker game being dealt, a player may be required to:

1. Place an ante prior to receiving any cards;
2. Place a predetermined blind bet prior to receiving any cards; or
3. Place a forced bet to initiate a betting round based on that player's up-card.

(c) A player may only participate in the wagering during a round of play with the gaming chips, gaming plaques or currency which were already on the poker table in front of the player when the round of play commenced. In addition, a player may use coin for the purpose of placing an ante in an amount less than \$1.00 and in denominations of \$.25 or \$.50.

1. A player may only add to his or her gaming chips, gaming plaques or currency between rounds of play and, except as provided in 5. below, may not remove any of his or her gaming chips, gaming plaques or currency from the poker table at any time during ongoing play pursuant to the definition of **table stakes** as set forth in **147 -1.1.**
2. Currency which is available for use by a player pursuant to the requirements of this section may be utilized to initiate, call or raise a bet if such currency is expeditiously converted into gaming chips or gaming plaques by the dealer in accordance with the regulations governing the acceptance and conversion of such instruments. Coin which is available for use by a player pursuant to this subsection may be utilized to place an ante in an amount less than \$1.00, and any such coin shall be expeditiously converted into a \$1.00 gaming chip by the dealer upon the pot accumulating an equivalent aggregate value in coin.
3. In order to participate in a round of play, a player shall be required to have an amount of gaming chips, gaming plaques or currency available on the poker table prior to the start of the round of play which is sufficient to make any bet required by (b) above and at least one bet at the posted table minimum.
4. A player who satisfies the requirements of(c) 3 above but who depletes his or her funds on the poker table prior to the completion of a round of play shall be deemed to be "all-in."
  - i. An "all-in" player shall retain financial interest in the outcome of the round of play, but shall only be eligible to win the amount of the pot to which he or she contributed;
  - ii. An "all-in" player shall continue to receive any cards to which he or she would normally be entitled; and
  - iii. Betting shall continue unimpeded among the other players by generating a separate secondary pot which only those players shall be eligible to win.
5. Whenever a player indicates an intent to temporarily leave a poker table without relinquishing his or her seat at the table, the poker shift supervisor shall either:
  - i. Account for the amount of the player's table stakes prior to the player's departure from the table in possession of his or her table stakes and upon the player's return to the table; or
  - ii. Maintain the player's table stakes on the table surface using a non-transparent cover until the player's return.

(d) A verbal statement of "fold," "check," "call," "raise," or an announcement of a specific size wager by a player, assuming it is within the rules of the poker game being played and the minimum and maximum wager limits for the poker table, shall be binding on the player if it is that player's turn to act.

(e) A player who announces a bet or raise of a certain amount but places a different amount of gaming chips or gaming plaques in the pot shall be required to correct his or her bet or raise to the announced amount in accordance with the instructions of the dealer.

(f) A player shall be considered to have placed a bet if the player:

1. Pushes gaming chips or gaming plaques forward to indicate the intent of placing a bet;
2. Releases gaming chips or gaming plaques into the pot; or

3. Releases gaming chips or gaming plaques at a sufficient distance from the player and towards the pot to make it obvious that it is intended as a bet.

(g) A player shall not be permitted to make a bet and thereafter attempt to increase the amount of that bet.

1. If the player wishes to add additional gaming chips or gaming plaques to the bet, the player must indicate at the time the bet is being made that the bet is not yet complete.
2. A player who puts the proper amount of gaming chips or gaming plaques into the pot to call a bet, without indicating his or her intention to raise, may not thereafter raise the previous bet.
3. Subject to the posted table wagering limits, a player who announces "raise" may continue to bet gaming chips or gaming plaques until both of his or her hands come to rest in front of the pot.

(h) It shall be the dealer's responsibility to ensure that no player touches any of the gaming chips or gaming plaques once placed into the pot.

(i) Unless a raise has been verbally announced by that player, a player who puts into the pot a single gaming chip that is larger than required is assumed to have only called the preceding bet and to be awaiting change from the dealer.

(j) Unless specifically posted to the contrary, a player shall be permitted to raise after he or she has previously checked in a betting round.

#### **8. Types of permissible poker games**

(a) A gaming licensee may offer the following types of poker games:

1. Seven-card stud (high, high-low split and high-low split eight or better);
2. Hold 'Em (high);
3. Omaha (high, high-low split eight or better);
4. Five-card draw (high and low);
5. Five-card stud (high); and
6. Mambo stud (high-low split six or better).

(b) No gaming licensee shall offer or permit the playing of any poker game in its casino room which is not authorized by this section.

#### **9. Seven-card stud poker; procedures for dealing of cards; completion of each round of play**

(a) Each gaming licensee shall be required to observe the procedures set forth in this section for each game of seven-card stud high, seven-card stud high-low split or seven-card stud high-low split eight or better poker offered in its casino room.

(b) Each poker table shall be restricted to a maximum of nine players as determined by the gaming licensee. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with 205 CMR 147.03.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal two rounds of cards face down and one round of cards face up to each player.

(d) Once each player has received three cards in accordance with (c) above, the first betting round shall commence by comparing the up-card of each player. For the purposes of this subsection only, in the event that two or more up-cards are of the same rank, the up-cards shall

then be ranked by suit, with the highest to lowest ranked suits in order as follows: spades, hearts, diamonds, clubs. Betting shall be commenced by:

1. For high poker, the player with the lowest ranked up-card;
2. For high-low split poker, the player with the highest ranked up-card. For this purpose, an ace shall be considered ranked below a two; and
3. For high-low split eight or better poker, the player with the lowest ranked up-card. For this purpose, an ace shall be considered the highest ranking card.

(e) Following the placement of the forced bet required by (d) above, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call or raise the bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then, starting with the first remaining player to his or her left, deal a fourth card face up to each player who made or called the last wager. The next betting round shall commence as follows:

1. The player with the highest ranking poker hand showing shall be required to bet or check; or
2. If the highest ranking poker hand showing is held by two or more players, the player closest to the left of the dealer shall be required to bet or check.

(g) Following the initial bet or check required by (f) above, each subsequent player, proceeding in a clockwise rotation, may fold, call, raise or, if the preceding players have not made a bet, check. Each player may check until a bet has been made. Once a bet has been made, the next player in a clockwise rotation may fold, call or raise. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(h) The dealer shall then deal two additional rounds of cards face up and one round of cards face down to each player who made or called the last wager. Prior to each round of cards being dealt, the dealer shall burn the top card of the deck. Notwithstanding the foregoing, if insufficient cards remain in the deck to give each remaining player either a sixth or seventh card, the top card of the deck shall be burned and a common card shall be dealt face up in the center of the table. If there is either one or no card remaining in the deck when a common card is to be dealt, the dealer shall shuffle the burn cards, burn a card and then deal the common card. The dealing of each round of cards or, if applicable, each common card pursuant to this subsection shall be followed by a betting round conducted in accordance with the provisions of (f) and (g) above.

(i) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form a five card poker hand from the seven cards which he or she was dealt. This five card hand shall constitute the poker hand of that player at the showdown. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five card high hand;
2. In high-low split poker or high-low split eight or better poker, the player with the highest ranking five card high hand and the player with the highest ranking five card low poker hand, subject to the provisions of (j) below, who shall divide the pot equally.

i. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high hand.

ii. If a tie exists between two or more players for the highest ranking high hand, the high hand share of the pot shall be divided equally among the tied players. If the high hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.

iii. If a tie exists between two or more players for the highest ranking low hand, the low hand share of the pot shall be divided equally among the tied players. If the low hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.

iv. For purposes of this subsection, the cards shall be ranked by suit with the highest to lowest ranked suit in order as follows: spades, hearts, diamonds and clubs.

(j) In seven-card stud high-low split eight or better poker, a winning low hand may not contain any pairs or a nine, 10, jack, queen or king. This defines the qualifying clause known as "eight or better." In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high hand.

(k) In seven-card stud high-low split poker and seven card stud high-low split eight or better poker, the player may form two different hands of five cards each out of the player's seven available cards, enabling that player to contend for both the high hand and low hand share of the pot. A player may use the same five card grouping to make a high poker hand and a low poker hand. For example:

1. A hand consisting of a two, three, four, five and six would qualify as a straight for purposes of the high hand and as a high ranking low hand; or
2. A hand consisting of five cards of the same suit, none higher than an eight, would qualify as a flush for purposes of the high hand and as a high ranking low hand.

(l) In seven-card stud high-low split poker and seven-card stud high-low split eight or better poker, an ace may be used concurrently as a low card to satisfy a low hand and as a high card to satisfy a high hand.

#### **10. Hold'em poker; procedures for dealing of cards; completion of each round of play**

(a) Each gaming licensee shall be required to observe the procedures set forth in this section for each game of hold'em high poker offered in its casino room. Hold'em poker shall be played to determine a winning high hand only.

(b) Each poker table shall be restricted to a maximum of eleven players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with 205 CMR 147.03.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined as follows:

1. A flat disk called the "button" shall be used to indicate an imaginary dealer;
2. At the commencement of play, the button shall be placed in front of
  - i. The first player to the right of the dealer; or

- ii. The player randomly determined by rank of a single card dealt; and
- 3. Thereafter, the button shall rotate around the table in a clockwise manner after each round of play.

(d) The player to the immediate left of the button shall be required to initiate the first betting round by placing a blind bet in accordance with the posted table requirements. A gaming licensee may require additional blind bets to be made immediately subsequent to the initial blind bet. The amount and number of all blind bets required by the gaming licensee shall be posted on a sign in accordance with 205 CMR 147.03.

(e) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal two rounds of cards face down to each player, with the player with the button being the last player to receive a card each time.

(f) Following the placement of the blind bet(s), each player shall in turn, in a clockwise rotation around the poker table, either fold, call or raise the bet. The option to raise shall also apply to the player who made the blind bet(s). After the last player has responded to the most recent bet, the betting round shall be considered complete.

(g) The dealer shall then burn the top card of the deck and proceed to deal three community cards face up in the center of the table. The next betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet or, if preceding players have not made a bet, make an opening bet or check. The betting round shall be considered complete when each player has either folded or called in response to the most recent bet.

(h) Upon completion of the betting round required by (g) above, the dealer shall again burn the top card of the deck and then deal a fourth community card face up in the center of the table. The next betting round shall be commenced and completed in accordance with the requirements of (g) above.

(i) Upon completion of the betting round required by (h) above, the dealer shall again burn the top card of the deck and then deal a fifth and final community card face up in the center of the table. The final betting round shall be commenced and completed in accordance with the requirements of (g) above.

(j) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form his or her highest ranking five card high poker hand by using, in any combination, his or her own two cards and the five community cards available on the table. The winner of the pot shall be the player with the highest ranking five card high poker hand. If the highest ranking five card high poker hand that each of the remaining players can form is comprised of the five community cards, all players remaining in the round of play shall share equally in the pot.

### **11. Omaha poker; procedures for dealing of cards; completion of each round of play**

(a) Each gaming licensee shall be required to observe the procedures set forth in this section for each game of omaha high and omaha high-low split eight or better poker offered in its casino room.

(b) Each poker table shall be restricted to a maximum of 10 players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, and the kill or half-kill option, if offered, shall be posted on a sign at each poker table in accordance with 205 CMR 147.03.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in Section 10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal four rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player is dealt four cards face down, an initial blind bet and all subsequent dealing and betting rounds shall be completed in accordance with the provisions of Section 10(d) and (f) through (i).

(f) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. Each player remaining in the game shall form a five card poker hand by using two of the four cards dealt to the player and three of the five community cards. This five card hand shall constitute the poker hand of the player at the showdown. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five card high poker hand; or
2. In high-low split eight or better poker, the player with the highest ranking five card high poker hand and the player with the highest ranking five card low poker hand, subject to the provisions of (g) below, who shall divide the pot equally.
  - i. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high hand.
  - ii. If a tie exists between two or more players for the highest ranking high hand, the high hand share of the pot shall be divided equally among the tied players. If the high hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.
  - iii. If a tie exists between two or more players for the highest ranking low hand, the low hand share of the pot shall be divided equally among the tied players. If the low hand share of the pot cannot be divided equally among the tied players, the excess, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.
  - iv. For purposes of this subsection, the cards shall be ranked by suit with the highest to lowest rank suit in order as follows: spades, hearts, diamonds and clubs.

(g) In omaha high-low split eight or better poker, the eligibility requirements of Section 9(j) must be satisfied. In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high poker hand.

(h) The following rules shall only apply in omaha high-low split eight or better poker:

1. A player may form two different hands of five cards each, enabling that player to contend for both the high hand and low hand share of the pot; provided, however, that the distribution of cards contained in each hand shall comply with (f) above;
2. A player may use the same five card grouping to make a high hand and a low hand; and
3. An ace may be used concurrently as a low card to satisfy a low hand and as a high card to satisfy a high hand.

(i) In omaha high-low split eight or better poker, an optional kill or half-kill may be offered. A kill button, indicating the kill or half-kill is in effect, shall be placed in front of the player who wins the entire pot in the hand, provided that the amount of the pot is an established dollar amount or multiple of the minimum permissible wager for the hand, as determined by the gaming licensee. In the succeeding hand, the player shall be required to place no more than one blind bet in the amount of the increased permissible minimum wager for the hand, notwithstanding that the player may be required to place a blind bet to initiate the first round of betting pursuant to (e) above and Section 10(d). Any other player required to place a blind bet to initiate the first round of betting shall be required to place a blind bet in accordance with the posted table requirements. If, in the succeeding hand, a qualifying pot is not split between one player winning the high hand and another player winning the low hand, the kill button shall be moved in front the player who wins the entire pot for that hand. The kill or half-kill shall remain in effect until a pot does not qualify in amount or a pot is split between a player winning the high hand and a player winning the low hand. Once a pot does not qualify in amount or is split between two players, the dealer shall collect the kill button.

**12. Five-card draw poker; procedures for dealing of cards; completion of each round of play**

(a) Each gaming licensee shall be required to observe the procedures set forth in this section for each game of five-card draw high and five-card draw low poker offered in its casino room.

(b) Each poker table shall be restricted to a maximum of eight players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with 205 CMR 147.03.

(c) The order in which the cards shall be dealt and the order in which players shall be required or have the option to bet shall be determined in accordance with the procedures governing the use of a button as set forth in Section 10(c).

(d) Starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, the dealer shall deal five rounds of cards face down to each player with the player with the button being the last player to receive a card each time.

(e) After each player has been dealt five cards face down, an initial betting round shall be completed in accordance with the provisions of Section 10(d) and (f).

(f) After completion of the initial betting round, each player remaining in the round of play, starting with the player to the immediate left of the button and continuing in a clockwise rotation around the poker table, shall have an opportunity to draw new cards. This process shall be accomplished one player at a time. Each player may keep his or her original hand or discard as many cards as he or she chooses. Each discarded card shall be replaced by the dealer with a new card dealt from the deck as follows:

1. Prior to the first player receiving any new cards, the dealer shall burn the top card of the deck; and
2. If insufficient cards remain in the deck for each player remaining in the round of play to draw new cards, the discard pile shall be reshuffled and used for this purpose; provided, however, that the cards to be discarded by a player who has not yet requested new cards shall not be included as part of the reshuffled cards.

(g) The final betting round shall commence with the option to bet or check belonging to the first player to the left of the button who has not folded. Each subsequent player may, in clockwise rotation, fold, call, raise the bet or, if preceding players have not made a bet, make an

opening bet or check. The final betting round shall be considered complete when the last player has responded to the most recent bet.

(h) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. The winner of the pot shall be:

1. In high poker, the player with the highest ranking five card high hand; and
2. In low poker, the player with the highest ranking five card low hand.

**13. Five-card stud poker; procedures for dealing of cards; completion of each round of play**

(a) Each gaming licensee shall be required to observe the procedures set forth in this section for each game of five-card stud high poker offered in its casino room. Five-card stud shall be played to determine a winning high hand only.

(b) Each poker table shall be restricted to a maximum of eight players. Each player who elects to participate in a round of play may be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with 205 CMR 147.03.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal one round of cards face down and one round of cards face up to each player.

(d) Once each player has received two cards in accordance with (c) above, the first betting round shall commence by comparing the up-card of each player. The player with the lowest ranked up-card, which shall be determined by suit in accordance with the provisions of Section 9(d) if two or more players have an up-card of the same rank, shall be required to make a forced bet.

(e) Following the forced bet, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call or raise the bet. After the last player has responded to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then deal another round of cards face up to each player who made or called the last wager. The next betting round shall be commenced by the player with the highest ranking high poker hand showing. If two or more hands are of equal rank, the player closest to the left of the dealer shall be required to bet. The betting round shall be completed in accordance with the procedures in (e) above.

(g) The dealer shall then deal two additional rounds of cards face up to each player who made or called the last wager, with each such round followed by a betting round conducted in accordance with the provisions of (f) above. Prior to each round of cards being dealt, the dealer shall burn the top card of the deck.

(h) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winner of the pot. The winner of the pot shall be the player with the highest ranking five card high poker hand.

**13a. Mambo stud poker; procedures for dealing the cards; completion of each round of play**

(a) Each gaming licensee shall be required to observe the procedures set forth in this section for mambo stud high-low split six or better poker offered in its casino.

(b) Each poker table shall be restricted to eleven players or such lesser number as may be determined by the gaming licensee. Each player who elects to participate in a round of play may

be required to place an ante. The rule governing the placement of an ante and the amount of the ante, if any, shall be posted on a sign at each poker table in accordance with 205 CMR 147.03.

(c) Starting with the first player to the left of the dealer and continuing in a clockwise rotation around the poker table, the dealer shall deal one round of cards face down and one round of cards face up to each player.

(d) Once each player has received two cards in accordance with (c) above, the first round of betting shall commence by comparing the up-card of each player. The player with the lowest ranked up-card shall be required to place a forced bet. The lowest ranked up-card shall be determined in accordance with the poker card rankings set forth at Section 3(a); provided, however, that if the lowest ranked up-card is held by two or more players, the lowest ranked up-card shall then be determined by suit. For the purposes of this subsection and (f) below, the rank of the suits, in order of highest to lowest rank, shall be: spades, hearts, diamonds and clubs.

(e) Following the placement of the forced bet required by (d) above, each subsequent player may, proceeding in a clockwise rotation from the player who placed the forced bet, fold, call or raise the bet. After each player has either folded or called in response to the most recent bet, the betting round shall be considered complete.

(f) Upon completion of the first betting round, the dealer shall burn the top card of the deck and then, starting with the first remaining player to his or her left, deal a third card face down to each player who made or called the last wager. The next betting round shall commence by comparing the up-card of each remaining player. The player with the highest ranked up-card shall be required to bet or check. The highest ranked up-card shall be determined in accordance with the poker card rankings set forth at Section 3(a); provided, however, that if the highest ranked up-card is held by two or more players, the highest ranked up-card shall then be determined by suit. For purposes of this subsection, the rank of suits is set forth in (d) above.

(g) Following the initial bet or check required by (f) above, each subsequent player, proceeding in a clockwise rotation, shall fold, call, raise or, if none of the preceding players have made a bet, check. Each player may check until a bet has been made. If a bet is made, the next player in a clockwise rotation shall fold, call or raise. After each player has folded or called in response to the most recent bet or, if no bet has been made, each player has checked, the betting round shall be considered complete.

(h) Upon completion of the betting round required by (g) above, the dealer shall again burn the top card of the deck and then deal a community card face up in the center of the table. The final betting round shall commence as follows:

1. The player with the highest ranking "one pair" that can be formed with his or her up-card and the community card or, if no pair can be formed, the player who has the highest ranked up-card, shall be required to bet or check. The highest ranked "one pair" or up-card shall be determined in accordance with the high poker hand and card rankings set forth at Section 3(c) or (a), respectively.
2. If the highest ranking "one pair" or up-card determined pursuant to (h)1 above is held by two or more players, the player with such hand or card who is closest to the left of the dealer shall be required to bet or check.

(i) Following the initial bet or check required by (h) above, the final betting round shall be completed in accordance with the betting procedures set forth in (g) above.

(j) If more than one player remains in the round of play after the final betting round has been completed, a showdown shall be used to determine the winners of the pot. Each player remaining in the game shall form a three card poker hand by using any combination of the

player's three cards and the community card. The winners of the pot shall be the player with the highest ranking three card high poker hand and, subject to the provisions of (k) below, the player with the highest ranking three card low poker hand, who shall divide the pot equally.

1. If a pot cannot be divided equally, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker hand.
2. If a tie exists between two or more players for the highest ranking high poker hand, the high poker hand share of the pot shall be divided equally among the tied players. If the high poker hand share of the pot cannot be divided equally among tied players, the excess amount, which shall not exceed \$1.00, shall be given to the player with the highest ranking high poker card by suit.
3. If a tie exists between two or more players for the highest ranking low poker hand, the low poker hand share of the pot shall be divided equally among the tied players. If the low poker hand share of the pot cannot be divided equally among the tied players, the excess amount, which shall not exceed \$1.00, shall be given to the player with the lowest ranking low poker card by suit.
4. For the purposes of this subsection, the rank of the suits, in order of highest to lowest rank, shall be: spades, hearts, diamonds and clubs.

(k) A winning low poker hand may not contain any cards of equal rank or a seven, eight, nine, ten, jack, queen or king. This defines the qualifying clause known as "six or better." In the event that none of the hands of the remaining players satisfies this requirement, the entire pot shall be awarded to the player with the highest ranking high poker hand.

(l) Notwithstanding (j) above, a player may form two different hands of three cards using the player's three cards and the community card, enabling that player to contend for both the high poker hand and the low poker hand share of the pot. An ace may be used concurrently as a low card to satisfy a low poker hand and as a high card to satisfy a high poker hand. Alternatively, a player may use the same three card combination as both a high poker hand and a low poker hand. For example:

1. A three card hand consisting of a two, three and four would qualify as a straight for purposes of the high poker hand and as a high ranking low poker hand; or
2. A three card hand consisting of ace, four and five of the same suit would qualify as a flush for purposes of the high poker hand and as a high ranking low poker hand.

#### **14. Poker revenue**

(a) The gaming licensee shall derive its poker revenue at all poker tables by extracting a commission known as the "rake". Each gaming licensee shall submit to the Commission in its Rules of the Games Submission:

1. The types of rake utilized;
2. The methodology used for calculating the rake; and
3. The amount of maximum permissible rake.

(b) Each gaming licensee shall use one or more of the following procedures in determining and extracting the rake:

1. A straight percentage rake, pursuant to which:
  - i. A fee, not to exceed 10 percent of all sums bet in the betting round, shall be extracted from a pot and any side pots;
  - ii. The amount to be raked shall be calculated and extracted from the pot

and any side pots after the conclusion of a betting round and placed into the designated rake area pursuant to 205 CMR 146-24 as play progresses; and

- iii. Upon completion of a round of play, the rake shall be immediately placed by the dealer into the table inventory container.
2. A rake which shall be taken in incremental amounts, pursuant to which:
  - i. Assessments of predetermined amounts shall be extracted from the pot and any side pots as certain predetermined dollar levels have been achieved;
  - ii. Upon collection, the amount to be raked shall be placed into the designated rake area pursuant to 205 CMR 146-24; and
  - iii. Upon completion of a round of play, the rake shall be immediately placed by the dealer into the table inventory container.
3. A rake based on time charges, pursuant to which:
  - i. Assessments may be imposed on a "per-player" basis or on a "per-table" basis. If taken on a "per-player" basis, inactive players seated at the table shall also be assessed;
  - ii. Time charges shall be expressed as an hourly fee based on the particular minimum and maximum wagering limits at a game;
  - iii. Time charges may be assessed fractionally every twenty or thirty minutes as determined by the gaming licensee;
  - iv. Time charges once assessed shall be placed by the dealer into the designated rake area pursuant to 205 CMR 146-24; and
  - v. Upon verification by a floorperson or supervisor thereof of the time charges collected, the rake shall be immediately placed by the dealer into the table inventory container.

(c) A sign describing the type and amount of rake to be collected pursuant to (b) above shall be posted at each poker table in accordance with the requirements of 205 CMR 147.03.

(d) An uncalled final bet shall not be considered part of the pot for purposes of calculating the amount of rake pursuant to methods (b) 1 and 2 above.

(e) Once the dealer has extracted the rake and the pot and any side pots have been collected by the winning player or players, no additional rake shall be taken by the gaming licensee.

### **15. General operating rules for all types of poker; handling of irregularities**

(a) It shall be the responsibility of each player to ensure that his or her hand has lost to the other hands at the table before discarding the hand.

(b) In all disputes in which a ruling, interpretation, clarification or intervention is required, the decision of the poker shift supervisor shall be final.

(c) Each player shall be required to keep all cards dealt to the player in full view of the dealer at all times. The dealer shall ensure compliance with this requirement.

(d) At the showdown, a winning hand must be clearly displayed in its entirety and properly identified. The player initiating the final wager shall be the first player to show his or her hand at the showdown; all other players who have not folded shall then reveal their hands in a clockwise rotation. Any player holding a losing hand may concede his or her rights to the pot and discard the hand; provided, however, that the gaming licensee may require the disclosure of any discarded hands.

(e) Misdeals shall cause all the cards to be returned to the dealer for a reshuffle. The following errors shall be cause for a misdeal:

1. Failure to shuffle and cut the cards in accordance with Section 5;
2. Dealing to an incorrect starting position if the error has been detected prior to two players voluntarily placing wagers into the pot;
3. If more than one card is found face-up in the deck; and
4. Failure to deal to an eligible seated player, if the error has been detected prior to two or more players voluntarily placing wagers into the pot.

(f) If one or more cards are mistakenly dealt to an ineligible player, only those cards dealt to that player shall be discarded and the round of play shall be continued.

(g) If at any time during a round of play, missing cards are discovered or additional cards are found, the round of play shall be called dead, all gaming chips and gaming plaques in the pot shall be returned to the appropriate player and the deck shall be replaced pursuant to the procedures outlined in **205 CMR 146.49**.

(h) A card found face upwards in the deck shall not be used in the game and shall be placed with the pile of discarded cards.

(i) A player who fails to take reasonable means to protect his or her hand shall have no redress if his or her hand becomes a fouled hand or the dealer accidentally collects the hand.

1. Hole cards in a game of stud poker shall be considered protected for purposes of fouling a hand.
2. If a protected hand comes into contact with discarded cards, every effort shall be made to reconstruct the hand and complete the round of play.
3. A player who has a protected hand collected by the dealer or fouled by discarded cards shall be entitled to a refund from the pot of all monies that he or she put in the pot if the player has been a victim of and not a contributor to the error.
4. A player who leaves the table without comment and has an unprotected hand shall be assumed to have no interest in the pot, and his or her cards shall be collected and discarded.

(j) Verbal statements which are clearly audible by and directed to the dealer shall always have precedence over actions and gestures and are considered binding on the player whose turn it is to act.

1. A player shall be deemed to have folded if, when faced with making or calling a wager, he or she:
  - i. Discards his or her hand face-down towards the pile of discarded cards or the pot; or
  - ii. Turns face-down his or her up-cards in a game of stud poker.
2. If a player is obligated to place a wager by virtue of a verbal statement or forced betting situation, throwing away his or her cards does not relieve the player of that obligation.

(k) In seven-card stud, if a player's first or second hole card is accidentally turned face-up in the dealing process, the third card shall be dealt face-down. If both hole cards are accidentally turned face-up, the dealer shall collect the two cards, call the player's hand dead and return the player's ante, if applicable. If a player's third hole card is accidentally turned face-up in the dealing process, the player shall be afforded the option to either:

1. End his or her obligation to make additional wagers and contend only for that part of the pot formed prior to any additional wagering; or
2. Continue to contend for the entire pot.

(l) In five-card stud, if a player's hole card is accidentally turned face-up in the dealing process, the second card shall be dealt face-down.

(m) In mambo stud poker, if a player's first hole card is accidentally turned face-up in the dealing process, the second card shall be dealt face-down. If a player's second hole card (third card) is accidentally turned face-up in the dealing process, the player shall be afforded the option to either:

1. End his or her obligation to make additional wagers and contend only for that part of the pot formed prior to any additional wagering; or
2. Continue to contend for the entire pot.

(n) If a card is accidentally dealt off the table, it shall not be used in that round of play and shall be placed with the pile of discarded cards after a thorough examination by the dealer.

(o) In the games of hold 'em and omaha, if any of the cards dealt face down to a player are accidentally dealt face up, the dealer shall exchange the exposed card with a card from the top of the deck and either:

1. Place the exposed card face down with the pile of discarded cards; or
2. Use the exposed card as a face up burn card before the flop.

(p) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(q) Any automated card shuffling device shall be removed from a gaming table before another method of shuffling may be utilized at that table.

(r) Nothing herein shall preclude a gaming licensee from clarifying and supplementing the above irregularities through its internal control procedures, as submitted to the Commission for review and approval.

## **16. Conduct of players**

(a) Each player in a poker game shall play the game solely to improve his or her chance of winning and shall take no action to improve another player's chance of winning. No player may communicate any information to another player which could assist the other player in any manner respecting the outcome of a poker game.

(b) A gaming licensee which has reasonable cause to believe that a player has acted or is acting in violation of (a) above shall require the player to leave the game and shall notify the IEB as expeditiously as possible.

(c) Any gaming licensee which takes action under (b) above in good faith shall not be liable civilly to such person.

## **17. Minimum and maximum wagers**

Each gaming licensee shall provide notice in accordance with 205 CMR 147.03 of the minimum and maximum wagers in effect at each poker table, except that, if all patrons at a poker table agree to increase the minimum wager at the table, the provisions of 205 CMR 147.03(3) need not be followed. Such sign shall also include any restrictions with regard to the maximum number of raises that may be permitted for any round of betting.

## **18. Announcement of available games and seats**

A gaming licensee shall be permitted to announce in those areas of a casino where poker tables are located the particular types of poker games, the minimum/maximum wagers that are being

offered and the availability of any vacant seats at particular poker tables.

**19. Bad beat payouts; posting of rules; contributions; counting and displaying of payout amount; procedures for implementation**

(a) A gaming licensee may elect, in its discretion, to offer a payout for one or more pre-designated high value poker hands when such a hand is held by a player as a losing hand in a round of play (a “bad beat”). A bad beat payout shall be made from a separate fund created from pot contributions required at tables where a bad beat payout is offered and shall be paid in accordance with the procedures established pursuant to this section.

(b) A gaming licensee shall post at each poker table that offers a bad beat payout a notice advising patrons of eligibility for such payout. In addition to displaying the current amount of any bad beat payout, a gaming licensee that offers a bad beat payout shall post its bad beat payout rules in a conspicuous location within its poker room which, at a minimum, shall address:

1. The maximum amount that can be contributed from each pot and the method of calculation for any contributed amount;
2. The minimum pot amount required for a contribution to a bad beat payout; and
3. Qualifying bad beat requirements and payouts.

(c) A gaming licensee shall extract from each pot at a poker table designated for participation in a bad beat payout a prescribed contribution to the bad beat payout, which amount shall be collected in accordance with the gaming licensee’s bad beat payout rules as set forth in its Games Submission. Prior to distributing the pot to a winning patron and after the dealer has extracted the rake, the amount from each pot to be contributed to a bad beat payout shall be determined, segregated from the pot, and deposited into the bad beat payout box. Notwithstanding the foregoing and subject to (i) below, a gaming licensee may, upon amending its bad beat payout rules, terminate collection of bad beat contributions at any time.

(d) At least once each gaming day and upon notice to an IEB agent, a gaming licensee shall count the accumulated contents of each bad beat payout box and the contents shall be transferred to the cashiers’ cage or a satellite cage. The counting shall occur at a closed poker table, the cashiers’ cage or a satellite cage in accordance with approved internal controls.

1. If the counting of the contents of each bad beat payout box occurs at a closed poker table, the counting shall be performed by a poker dealer in the presence of a poker supervisor, and it shall be recorded by the surveillance department. Documentation of the count shall be prepared and signed by both the dealer and the supervisor. The contents of each bad beat payout box shall then be placed in a locked container along with documentation of the count and transported to the cashiers’ cage or satellite cage by a representative of the casino security department.
2. If the counting of the contents of each bad beat payout box occurs in the cashiers’ cage or a satellite cage, a poker supervisor shall account for all locked bad beat payout boxes transported from the poker tables to the cage. A representative of the casino security department shall transport such boxes to the cashiers’ cage or satellite cage for counting by casino cage cashiers.

(e) Once each bad beat payout box or a container containing the contents of the bad beat payout boxes is delivered to the cashiers’ cage or satellite cage, a cashier shall count the contents of each box or, if the contents of such boxes were previously counted by poker room personnel and combined in a locked container for transport, verify the aggregate count. The official record

of the amount of daily contributions to the bad beat payouts shall be maintained by the casino accounting department.

(f) Each bad beat poker hand shall be verified by a poker shift supervisor prior to awarding the bad beat payout. Upon verification, the poker shift supervisor shall:

1. Post a sign or otherwise provide visible notice that the applicable bad beat payout display amount is pending adjustment due to a bad beat payout; and
2. Notify a representative from the casino security department or casino accounting department to deliver to the poker table the applicable amount of the bad beat payout.

(g) The casino accounting department shall prepare a bad beat payout distribution in cash, a recognized cash equivalent or gaming chips in accordance with the gaming licensee's approved internal controls. Notwithstanding (f)2 above, a gaming licensee may elect to pay a bad beat payout at the cashiers' cage.

(h) No less than once a day and immediately upon notification of a bad beat verification by a poker shift supervisor, a casino accounting department representative shall:

1. In the presence of a poker supervisor, adjust each bad beat payout amount displayed in the poker area to reflect the current bad beat payout amount; and
2. Verify that the amount of any bad beat payout maintained by the casino accounting department corresponds to the amount being displayed to patrons.

(i) No bad beat payout shall be offered at a poker table until a gaming licensee has submitted to the Commission and the Commission has approved procedures for discontinuing any bad beat payout. Such procedures shall address the method by which pot contributions shall be terminated and/or for transferring bad beat payout amounts to other bad beat payouts, so as to ensure that all payout amounts are paid to poker patrons.

## **15: CARIBBEAN STUD POKER**

### **1. Definitions**

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

*Ante wager*-- means the initial wager placed prior to any cards being dealt in order to participate in the round of play.

*Bet wager*-- means an additional wager made by a player, in an amount double the player's ante wager, after all cards for the round of play have been dealt but before the dealer's hole cards are exposed.

*Fold*-- means the withdrawal of a player from a round of play by discarding his or her hand of cards after all cards have been dealt and prior to placing a bet wager.

*Hand*-- means the five card hand dealt to each player and the dealer.

*Hole card*-- means any of the four cards which are dealt face down to the dealer.

*Progressive payout hand*-- means a flush, full house, four-of-a-kind, straight flush or royal flush, as defined in Sections 5 and 11.

*Push*-- means a tie, as defined in Section 10.

*Qualifying hand*-- means the dealer's hand as defined in Section 10, with a rank of ace, king, or better.

*Rank*-- or "ranking" means the relative position of a card or group of cards as set forth in Section 5.

*Round of play*-- or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this section.

*Stub*-- means the remaining portion of the deck after all cards in the round of play have been dealt.

*Suit*-- means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

### **2. Cards; number of decks**

(a) Except as provided in (b) below, caribbean stud poker shall be played with one deck of cards with backs of the same color and design, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in Section 4. The cutting card and cover card 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. The deck of cards shall meet the requirements of **205 CMR 146.48**.

(b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

### **3. Opening of the table for gaming**

(a) After receiving a deck 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 146.49**.

(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 according to suit and in sequence.

(c) After the first 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 4.

(d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to **205 CMR 146.49** and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

### **4. Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146-50, and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in Sections 7, 8 or 9;  
or
2. If the cards were shuffled manually or were pre-shuffled pursuant to **205 CMR 146.50**, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:

- i. Placing the cover card on the table in front of the deck of cards;
    - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
    - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to section (c)1ii above; and
    - iv. Removing the cover card and placing it in the discard rack; and
  2. Deal the cards in accordance with the procedures set forth in Sections 7, 8 or 9.
- (d) Notwithstanding (c) above, 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.
- (e) Whenever there is no gaming activity at a Caribbean stud poker table which is open for gaming, the cards shall be spread out on the table 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 procedures outlined in Section 3(c) shall be completed.

### **5. Caribbean stud poker rankings**

(a) The rank of the cards used in caribbean stud poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a 2, 3, 4 and 5.

(b) The permissible poker hands at the game of caribbean stud poker, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (e.g., queen, king, ace, two, three);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;
8. "Two pairs" is a hand containing two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and

9. "One Pair" is a hand containing two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the hands authorized herein, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

## **6. Wagers**

(a) All wagers at caribbean stud poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in Section 7, 8 or 9. Except as provided in Section 7, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may, at his or her discretion, place a progressive payout wager either by placing a \$1.00 gaming chip into the progressive wagering device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of **205 CMR 146.09**. Each player shall be responsible for verifying that his or her respective progressive payout wager has been accepted.

(d) A "bet" wager shall be made in accordance with Section 10.

(e) A player shall not be permitted to play more than one hand per round of play.

(f) Only players who are seated at the caribbean stud poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

## **7. Procedure for dealing the cards from a manual dealing shoe**

(a) If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of **205 CMR 146.51** and shall be located on the table in a location as approved by the Commission. Once the procedures required by Section 4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automatic shuffling device.

(b) Prior to dealing the cards and once all ante and progressive payout wagers have been placed, the dealer shall then announce "No more bets" and use the table game progressive payout wager system to prevent the placement of any additional progressive payout wagers. The dealer shall then collect any progressive payout wagers and, on the layout in front of the table inventory container, verify that the number of gaming chips wagered equals the number of progressive payout wagers accepted by the table game progressive payout wager system. The dealer shall then place the gaming chips into the table inventory container.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;

3. A second card face down to each player directly on top of that player's first card;
4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and
5. A third, fourth and fifth card, in succession, face down to each player and the dealer directly on top of the preceding card dealt face down.

(e) After five cards have been dealt to each player and the area designated for the hand of the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designed for the placement of the dealer's hand has more or less than five cards) but 52 cards remain in the deck, all hands shall be void pursuant to Section 12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to **205 CMR 146.49**.

## **8. Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of 205 CMR 146 or this section, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play caribbean stud poker from his or her hand.

(b) If a gaming licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.

1. The gaming licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by Section 4 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. 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.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" and press the lock-out button in accordance with Section 7 prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;
3. A second card face down to each player directly on top of that player's first card;

4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and
5. A third, fourth and fifth card face down to each player and the dealer, in succession, directly on top of the preceding card dealt face down.

(d) After five cards have been dealt to each player and the area designated for the placement of the dealer's hand, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7.

### **9. Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, choose to have the cards used to play caribbean stud poker dealt from an automated dealing shoe which dispenses cards in stacks of five cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by Section 4 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" and press the lock-out button in accordance with Section 7.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with Section 6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with Section 6. The dealer shall then deliver a stack of five cards face down to the area designated for the dealer's hand in a manner as to not disclose the value of the cards.

(d) After each stack of five cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below; place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of **205 CMR 146.49**.

(g) The stack of five cards comprising the dealer's hand shall then be spread in a row directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left. The dealer shall then expose the bottom card of the dealer's hand, or that card farthest to the dealer's left, and the round of play shall proceed in accordance with Section 10.

**10. Bet wagers; procedure for completion of each round of play; collection and payment of wagers**

(a) After the dealing procedures required by Sections 7, 8 or 9 have been completed but before the dealer exposes the hole cards, each player shall, after examining his or her cards, either place a bet wager in the designated betting area or fold and forfeit the ante wager. If a player folds, the entire ante wager shall be collected by the dealer and placed in the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

1. Each player who wagers at Caribbean Stud Poker shall be responsible for his own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.
2. Each player shall keep the five cards in full view of the dealer at all times.
3. After each player has made a decision regarding the Bet Wager as required under subsection (b), the player's cards shall be placed face down on the appropriate area of the layout and the player may not touch the cards again.

(b) After each player has examined his cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he wishes to make a Bet Wager in an amount equal to two times the amount of the player's Ante Wager or forfeit the Ante Wager and end his participation in the round of play. If a player has placed an Ante Wager and a Caribbean Stud Bonus Wager, a Progressive Payout Wager or a Five Card Hand Bonus Wager but does not make a Bet Wager, the player shall forfeit all wagers except the Five Card Hand Bonus Wager and does not forfeit the right to receive an Envy Bonus Payout, if applicable.

(c) After each player who has placed an Ante Wager has either placed a Bet Wager on the designated area of the layout or forfeited his wager and hand, the dealer shall collect all forfeited wagers and associated cards and place the cards in the discard rack. The dealer shall then reveal the dealer's four hole cards and place the cards so as to form the highest possible ranking five-card Poker hand. After the dealer's cards are turned face up, the dealer shall, beginning with the player farthest to the dealer's right and continuing around the table in a counterclockwise direction, complete the following applicable procedures in succession for each player:

1. The dealer shall turn the five cards of each player face up on the layout.
2. The dealer shall examine the cards of the player and form the highest possible ranking five-card Poker hand for each player.
3. If the dealer's highest ranking five-card Poker hand:
  - i. Is lower than an ace-king, the dealer shall return each player's Bet Wager and pay out the player's Ante Wager made by the player in accordance with the payout odds in Section 11 (a) and (b) (relating to payout odds; rate of progression).
  - ii. Is an ace-king or better, and the player's highest ranking five-card Poker hand:

(A) Is ranked lower than the dealer's five-card Poker hand, the dealer shall immediately collect the Ante and Bet Wagers made by the player.

(B) Is ranked higher than the dealer's five-card Poker hand, the dealer shall pay the Ante and Bet Wagers made by the player in accordance with the payout odds in Section 11(a) and (b).

(C) Is equal in rank to the dealer's five-card hand, the dealer shall return the Ante and Bet Wagers made by the player.

(1) The dealer shall settle any Caribbean Stud Bonus Wager made by the player by determining whether the player's five-card Poker hand qualifies for a payout in accordance with Section 11(c). A winning Caribbean Stud Bonus Wager shall be paid irrespective of whether the player's five-card Poker hand outranks the dealer's hand.

(2) After settling a player's Ante, Bet and Caribbean Stud Bonus Wagers, the dealer shall then settle the Progressive Payout Wager, if offered by the licensee. A winning Progressive Payout Wager shall be paid irrespective of whether the player's five-card Poker hand outranks the dealer's hand. If a player has won a progressive payout, the dealer shall:

- i. Verify that the hand is a winning hand.
- ii. (Verify that the appropriate light on the progressive table game system has been illuminated.
- iii. Have a floorperson or above validate the progressive payout in accordance with the licensee's approved internal control procedures.
- iv. Pay the winning Progressive Payout Wager in accordance with the payout odds in Section 11(d). If a player has won a progressive payout that is a percentage of the jackpot amount on the progressive meter, the progressive payout may not be paid from the table inventory container. If a player has won a progressive payout that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed.
- v. Pay any Envy Bonus won in accordance with Section 11(d)(5) if Pay table D in Section 11(d) is selected by the licensee. Players making a Progressive Payout Wager shall receive an Envy Bonus when another player at the same

Caribbean Stud Poker table is the holder of an Envy Bonus Qualifying Hand. Players are entitled to multiple Envy Bonuses if more than one other player is the holder of an Envy Bonus Qualifying Hand. A player is not entitled to an Envy Bonus for his own hand or the hand of the dealer.

(3) After settling a player's Ante, Bet and Caribbean Stud Bonus Wagers, the dealer shall settle the Five Card Hand Bonus Wager, if offered by the licensee, and any Magic Card or Lucky Bonus payouts. A winning Five Card Hand Bonus Wager shall be paid irrespective of whether the player's hand outranks the dealer's hand. If a player has won a Five Card Hand Bonus or any Magic Card or Lucky Bonus payout, the dealer shall:

- i. Verify that the hand is a winning hand.
- ii. Have a floorperson or above verify any Five Card Hand Bonus payout with odds of 500 for 1 or a payout that is a percentage of the jackpot amount on the progressive meter in accordance with approved internal control procedures submitted by the licensee (relating to internal control systems and audit protocols).
- iii. Credit the player's game account for the winning Five Card Hand Bonus Wager or the Magic Card or Lucky Bonus payout in accordance with Section 11(e). If a player has won a Five Card Hand Bonus payout that is a percentage of the jackpot amount on the progressive meter, the payout may not be paid to the player's game account. If a player has won a payout that is not being paid to the player's game account, the winning hand must remain on the table until the necessary documentation has been completed.

(d) After all wagers of the player have been settled, the dealer shall remove all remaining cards from the table and place them in the discard rack in a manner that permits the reconstruction of each hand in the event of a question or dispute.

### **11. Payout odds; rate of progression**

(a) A licensee shall pay each winning Ante Wager at odds of 1 to 1.

(b) A licensee shall pay winning Bet Wagers in accordance with the following odds:

<u>Hand</u>	<u>Pay table</u>
Royal flush	100 to 1
Straight flush	50 to 1

Four-of-a-kind	20 to 1
Full house	7 to 1
Flush	5 to 1
Straight	4 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
A pair or less	1 to 1

(c) If a licensee offers the Caribbean Stud Bonus Wager, the licensee shall pay each winning Caribbean Stud Bonus Wager at the odds in one of the following pay tables selected by the Licensee:

<u>Hand</u>	<u>Pay table A</u>	<u>Pay table B</u>	<u>Pay table C</u>
Royal flush	1,000 to 1	1,000 to 1	1,000 to 1
Straight flush	200 to 1	200 to 1	200 to 1
Four-of-a-kind	100 to 1	100 to 1	100 to 1
Full house	50 to 1	50 to 1	50 to 1
Flush	40 to 1	40 to 1	40 to 1
Straight	25 to 1	25 to 1	20 to 1
Three-of-a-kind	7 to 1	6 to 1	6 to 1
Two pair	3 to 1	3 to 1	3 to 1
A pair of 10s or better	1 to 1	1 to 1	1 to 1

(d) If a licensee offers the Progressive Payout Wager:

A player placing a Progressive Payout Wager shall be paid at the odds in one of the following payout tables selected by the licensee:

<u>Hand</u>	<u>Pay table A</u>	<u>Pay table B</u>	<u>Pay table C</u>
Royal flush	100% of meter	100% of meter	100% of meter
Straight flush	5,000 for 1	10% of meter	10% of meter
Four-of-a-kind	500 for 1	500 for 1	200 for 1
Full house	100 for 1	100 for 1	50 for 1
Flush	50 for 1	50 for 1	40 for 1
Straight	10 for 1	10 for 1	30 for 1
Three-of-a-kind	3 for 1	3 for 1	9 for 1
Two pair	2 for 1	2 for 1	N/A

<u>Hand</u>	<u>Pay table D</u>	<u>Pay table E</u>
Royal flush	100% of meter	100% of meter
Straight flush	10% of meter	10% of meter
Four-of-a-kind	300 for 1	500 for 1
Full house	50 for 1	100 for 1
Flush	40 for 1	50 for 1
Straight	30 for 1	N/A
Three-of-a-kind	9 for 1	N/A

- i. Prior to paying a progressive payout hand, the dealer shall:
  - A. Verify that the hand is a winning hand;
  - B. Verify that the appropriate light on the acceptor device has been illuminated; and
  - C. Have a casino supervisor validate the progressive payout pursuant to approved internal control procedures.
- ii. Any winning progressive payout wager shall be paid irrespective of the rank of the hand of the dealer or even if the dealer does not have a qualifying hand or has a higher ranking hand.
  1. A player shall receive the payout for only the highest ranking five-card Poker hand formed.
  2. Pay tables A, B, C and E may not be selected by the licensee if the Progressive Payout Wager is offered on multiple linked games with a shared progressive jackpot.
  3. The rate of progression for the meter used for the progressive payout in paragraph (1) must be no less than 70%. The initial and reset amount shall be established by each gaming licensee and approved pursuant to 205 CMR 138.62.
  4. Winning Progressive Payout Hands shall be paid in accordance with the amount on the meter when it is the player's turn to be paid in accordance with Section 10(c) (relating to procedure for completion of each round of play).
  5. If the licensee selects Pay table D, Envy Bonus payouts shall be made according to the following payouts for Envy Bonus Qualifying Hands based upon the amount of the Progressive Payout Wager placed by the player receiving the Envy Bonus:

\$1 Progressive Payout Wager

<u>Hand</u>	<u>Envy Bonus</u>
Royal flush	\$1,000
Straight flush	\$300

\$5 Progressive Payout Wager

<u>Hand</u>	<u>Envy Bonus</u>
Royal flush	\$5,000
Straight flush	\$1,500

(e) If a licensee offers the Five Card Hand Bonus Wager:

1. The licensee shall pay out winning Five Card Hand Bonus Wagers at the odds in the following pay table:

<u>Hand</u>	<u>Payout</u>
Royal flush	100% of meter
Straight flush	10% of meter

Four-of-a-kind 500 for 1  
Full house 100 for 1  
Flush 50 for 1

2. A player shall receive the payout for only the highest ranking five-card Poker hand formed. If a player placed a Five Card Bonus Wager on both the dealer's hand and the player's hand, the player shall receive a payout in accordance with paragraph (1) for both the highest ranking five-card Poker hand of the dealer and the highest ranking five-card Poker hand of the player. If the dealer's hand qualifies for a payout that is a percentage of the jackpot amount on the progressive meter and if more than one player wagered on the dealer's hand, the jackpot will be divided equally among the number of players who wagered on the dealer's hand.
3. The rate of progression for the meter used for the progressive payout in paragraph (1) must be in the Licensee's Submission. The initial and reset amount must also be in the Licensee's Submission and must be at least \$10,000.

## **12. Irregularities**

- (a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to Section 7, all hands shall be void.
- (b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.
- (c) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.
- (d) If any player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt four cards of the five card hand, the dealer shall deal an additional card to complete the hand. Any other misdeal to the dealer shall result in all hands being void and the cards shall be reshuffled.
- (e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.
- (f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.
- (g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

## **16: DOUBLE DOWN STUD**

### **1. Definitions**

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

*Double down wager*--means an additional wager made by a player, in an amount not to exceed the amount of the player's original wager, after all cards for the round of play have been dealt but before the dealer exposes the hole card.

*Hand*-- means the five card stud hand formed for each player by combining the single card dealt to the player and the four cards dealt in front of the dealer.

*Hole card*-- means the card which has been dealt face down to the dealer.

*Push*-- means a tie, as defined in Section 10.

*Rank*-- or "ranking" means the relative position of a card or group of cards as set forth in Section 5.

*Round of play*-- or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this section.

*Suit*-- means one of the four categories of cards: diamond, spade, club or heart.

### **2. Cards; number of decks**

(a) Except as provided in (b) below, double down stud shall be played with one deck of cards with backs of the same color and design, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in Section 4. The cutting card and cover card 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. The deck of cards shall meet the requirements of **205 CMR 146.48**.

(b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of a different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

### **3. Opening of the table for gaming**

(a) After receiving a deck 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 up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 4.

(d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to 205 CMR 146.49 and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above immediately prior to the commencement of play.

#### **4. Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a manual dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device which inserts them directly into a dealing shoe, deal the cards in accordance with the procedures set forth in Section 8; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50 or were shuffled using an automated card shuffling device which places the deck of cards in a single stack after the shuffle is completed, cut the cards in accordance with the procedures set forth in (c) through (e) below.

(c) If a cut of the cards is required, the dealer shall place the stack of cards on top of the cover card. Thereafter, the dealer shall offer the stack of cards to be cut, with the backs facing up and the faces facing the layout, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning; or

2. The player at the farthest position to the right of the dealer; provided however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counterclockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards on top of the cutting card and place them on the bottom of the stack. Thereafter,

the dealer shall remove the cover card and place it in the discard rack. The dealer shall then deal the cards in accordance with the procedures set forth in Section 8.

(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 sections (c) and (d) above.

(g) Whenever there is no gaming activity at a double down stud table which is open for gaming, the cards shall be spread out on the table 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 procedures outlined in Section 3 shall be completed.

### **5. Double down stud rankings**

(a) The rank of the cards used in double down stud, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a two, three, four and five.

(b) The permissible poker hands at the game of double down stud, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and ten, all of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, regardless of suit;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair";
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit;
7. "Three-of-a-kind" is a hand containing three cards of the same rank regardless of suit;
8. "Two pairs" is a hand containing two "pairs"; and
9. "Pair" is a hand containing two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

### **6. Wagers**

(a) All wagers at double down stud shall be made by placing gaming chips, plaques or coupons on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in Section 8. Except as provided in Section 8(c) and (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) A gaming licensee may, in its discretion, permit a player to wager on no more than two betting areas at a double down stud table during a round of play, which areas must be adjacent to each other.

### **7. Supervision requirements; required training and license endorsements**

For purposes of complying with the organizational and supervision requirements of 205 CMR 138.11(4), the number of personnel required for each double down stud table shall be the same as

that required for a blackjack table.

### **8. Procedure for dealing the cards**

(a) All cards used in double down stud shall be dealt from a dealing shoe or dealt from the dealer's hand, in accordance with the following procedures:

1. If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of **205 CMR 146.51**. Once the procedures required by Section 4 have been completed, the deck shall be placed in the manual dealing shoe and the dealer shall announce "No more bets." Each card shall be removed from the dealing shoe with the dealer's left hand and placed on the appropriate area of the layout with the dealer's right hand.
2. If the gaming licensee chooses to have the cards dealt by hand, the following requirements shall be observed:
  - i. The gaming licensee shall use an automated shuffling device to shuffle the cards.
  - ii. Once the procedures required by Section 4 have been completed, the dealer shall place the deck of cards in either hand, and once the dealer has chosen the hand in which the cards will be held, the dealer shall use that hand whenever holding the cards during that round of play.
  - iii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
  - iv. The dealer shall announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it on the appropriate area of the layout.

(b) The dealer shall deal the first card, face up, to the player farthest to the left of the dealer and then, moving clockwise around the table, deal each remaining player a card, face up. The dealer shall then deal one card face down in a manner as to not disclose the value of the card and three cards face up to the designated area directly in front of the table inventory container. These last four cards, together with the single card previously dealt to each player, shall be used to form the five card stud poker hand of each player for that round of play.

(c) After all cards for the round of play have been dealt but before the dealer exposes the hole card, a player may place a double down wager in the designated betting area.

(d) After all double down wagers have been placed, the dealer shall again announce "No more bets," and shall then turn over and reveal the hole card.

(e) No player shall touch any of the cards during a round of play.

### **9. Procedure for completion of each round of play; collection and payment of wagers**

(a) After the hole card is revealed, the dealer will start from the player furthest to the right and address each hand in a counter clockwise direction. All losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. A wager made by a player shall lose if the hand of the player has a poker hand rank which is lower than or equal to a pair of fives.

(b) If the wager made by a player is a push, the dealer shall not collect or pay the wager, but shall immediately collect the cards of that player. A wager made by a player shall be a push if the

hand of the player has a poker hand rank equal to or higher than a pair of sixes but lower than a pair of jacks.

(c) Winning wagers shall be paid in accordance with the payout odds listed in Section 10. A wager by a player shall win if the hand of the player has a poker hand rank equal to or higher than a pair of jacks. After acting on all hands, the dealer shall immediately collect the cards of said hand and place them in the discard rack. On the last hand the cards of the player will be placed together with the remaining cards in the deck used for that round of play in the discard rack.

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

### **10. Payout odds; payout limitation**

(a) The payout odds for winning wagers at double down stud printed on any 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."

(b) A gaming licensee shall pay off winning wagers at no less than the odds listed below, subject to the payout limitation in (c) below:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	100 to 1
Four-of-a-Kind	25 to 1
Full House	10 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	2 to 1
Pair of Jacks, Queens, Kings or Aces	1 to 1
Pair of Sixes, Sevens, Eights, Nines or Tens	Push
Pair of Fives or less	Lose

(c) Notwithstanding the payout odds in (b) above, the payout limit for any hand shall be no less than \$100,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater.

### **11. Irregularities**

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to Section 8(d), all hands shall be void.

(b) A card found face up in the shoe or the deck shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck, all hands shall be void and the cards shall be reshuffled.

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

card from the shoe or the deck.

(d) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table.

DRAFT

## **17: LET IT RIDE POKER**

### **1. Definitions**

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

*Community card*-- means any card which is initially dealt face down to a designated area in front of the table inventory container and which is used by all players to form a five card poker hand.

*Hand*-- means the five card poker hand formed for each player by combining the three cards dealt to the player and the two community cards.

*Let it ride*-- means that a player chooses not to take back a wager that may be withdrawn in accordance with the provisions of Section 10.

*Round of play*--means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the rules of this section.

*Stub*-- means the remaining portion of the deck after all cards in the round of play have been dealt or delivered.

*Suit*-- means one of the four categories of cards: club, diamond, heart or spade.

### **2. Cards; number of decks**

(a) Except as provided in (b) below, let it ride poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in Section 5. The cover card 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. The deck of cards shall meet the requirements of **205 CMR 146.48**.

(b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

### **3. Let it ride poker rankings**

(a) The rank of the cards used in let it ride poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a 2, 3, 4 and 5. All suits shall be considered equal in rank.

(b) The permissible poker hands at the game of let it ride poker, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank;
4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair";
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, 2, 3, 4 and 5 being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, 2, 3);
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank;
8. "Two pairs" is a hand consisting of two "pairs"; and
9. "One pair" is a hand containing two cards of the same rank.

(c) For purposes of the optional three card bonus wager as defined in Section 6b, the permissible three card bonus wager hands eligible for a payout in accordance with Section 11(e) shall be:

1. "Mini-royal" is a hand consisting of an ace, king and queen, all of the same suit;
2. "Straight flush" is a hand, other than a mini-royal, consisting of three cards of the same suit in consecutive ranking;
3. "Flush" is a hand consisting of three cards of the same suit, not in consecutive order;
4. "Straight" is a hand consisting of three cards of consecutive rank; provided, however, that an ace may not be combined with a king and a two;
5. "Three-of-a-kind" is a hand consisting of three cards of the same rank; and
6. "Pair" is a hand consisting of two cards of the same rank.

#### **4. Opening of the table for gaming**

(a) After receiving a deck 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 up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 5.

(d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to 205 CMR 146.49 and Section 2, each deck of

cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

### **5. Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in Sections 7, 8 or 9;

or

2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:

i. Placing the cover card on the table in front of the deck of cards;

ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in Section 7, 8 or 9.

(d) Notwithstanding (c) above, 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.

(e) Whenever there is no gaming activity at a let it ride poker table which is open for gaming, the cards shall be spread out on the table 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 procedures outlined in Section 4(c) shall be completed.

### **6. Wagers**

(a) All wagers at let it ride poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) Only players who are seated at a let it ride poker table may wager at the game. Once a player has placed his or her wagers and received cards, that player must remain seated until the completion of the round of play.

(c) All wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in Section 7, 8 or 9. Except as provided in (d) below, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place three equal but separate wagers. The wagers shall be identified as bet number 1, bet number 2 and bet number 3. Bet number 1 and bet number 2 may subsequently be removed by the player in accordance with the provisions Section 10.

(e) A gaming licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

#### **6a. Let it Ride bonus wager**

(a) A gaming licensee may, in its discretion, offer to each player at a let it ride poker table the option to make an additional "let it ride bonus wager" that the player will receive a poker hand with a rank of three-of-a-kind or better; provided, however, that the gaming licensee shall comply with the notice requirements set forth in 205 CMR 147.03 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the three wagers required by Section 6 may make an additional let it ride bonus wager by placing a \$1.00 gaming chip on or in the approved wagering device designated for that wager.

(c) All winning let it ride bonus wagers shall be paid in accordance with the payout schedule in Section 11(d).

(d) A let it ride bonus wager shall have no bearing on any other wager made by a player at the game of let it ride poker.

#### **6b. Three card bonus wager**

(a) A gaming licensee may, in its discretion, offer to each player at a let it ride poker table the option to make an additional "three card bonus wager" that the three cards dealt to the player will have a rank of pair or better; provided, however, that the gaming licensee shall comply with the notice requirements set forth in 205 CMR 147.03 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the three wagers required by Section 6 may make an additional three card bonus wager by placing a wager on the approved wagering area designated for that wager.

(c) All winning three card bonus wagers shall be paid in accordance with the payout table in Section 11(e) pre-selected by the gaming licensee.

(d) A three card bonus wager shall have no bearing on any other wager made by a player at the game of let it ride poker.

#### **7. Procedures for dealing the cards from a manual dealing shoe**

(a) If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of 205 CMR 146.51 and shall be located on the table in a location as approved by the Commission. Once the procedures required by Section 5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. If any let it ride bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or

accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container.

(c) In dealing the cards, each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed three wagers in accordance with Section 6;
2. One card face down to the area designated for the placement of the community cards in a manner as to not disclose the value of the card;
3. A second card face down to each player who has placed three wagers in accordance with Section 6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area in a manner as to not disclose the value of the card;
5. A third card face down to each player who has placed three wagers in accordance with Section 6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area in a manner as to not disclose the value of the card.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to Section 12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to **205 CMR 146.49**.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of **205 CMR 146.49**.

## **8. Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of 205 CMR 146 or this section, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play Let It Ride poker from his or her hand.

(b) If a gaming licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.

1. The gaming licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by Section 5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. 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.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. If any let it ride bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container.

(c) The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed three wagers in accordance with Section 6;
2. One card face down to the area designated for the placement of the community cards in a manner as to not disclose the value of the card;
3. A second card face down to each player who has placed three wagers in accordance with Section 6;
4. A second card face down to the area designated for the placement of the community cards in a manner as to not disclose the value of the card, which card shall be placed to the right of the first card dealt to this area;
5. A third card face down to each player who has placed three wagers in accordance with Section 6; and
6. A third card face down to the area designated for the placement of the community cards in a manner as to not disclose the value of the card, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(e) and (f).

## **9. Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, choose to have the cards used to play Let It Ride poker dealt from an

automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by Section 5 have been completed, the cards shall be placed in the automated dealing shoe.
2. Prior to the shoe dispensing any stacks of cards, the dealer shall then announce "No more bets". If any let it ride bonus wagers have been made, the dealer shall also collect these wagers from the approved wagering devices and shall then verify, on the layout in front of the table inventory container, that the number of gaming chips wagered equals the number of wagers acknowledged or accepted by the wagering devices. The dealer shall then place the gaming chips into the table inventory container.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed three wagers in accordance with 147 -8.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed three wagers in accordance with 147 -8.6. The dealer shall then deliver a stack of three cards face down to the area designated for the placement of the community cards in a manner as to not disclose the value of the cards, and spread the stack within the designated area so that the top card is to the dealer's right, the middle card is directly in front of the dealer, and the bottom card is to the dealer's left.

(d) After each stack of three cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(e) and (f).

#### **10. Procedures for completion of each round of play**

(a) After the dealing procedures required by Sections 7, 8 or 9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at let it ride poker shall be responsible for his or her own hand and no person other than the dealer may touch the cards of that player.
2. Each player shall be required to keep his or her three cards in full view of the dealer at all times.
3. After each player has made a decision regarding bet number two pursuant to (e) below, each player's cards shall be placed face down on the appropriate area of the layout, the player shall not touch the cards again.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to withdraw bet number 1 or let it ride.

1. If a player chooses to let bet number 1 ride, that bet shall remain on the appropriate betting area of the layout until the end of the round of play.

2. If a player chooses to withdraw bet number 1, the dealer shall move the gaming chips on the betting area designated for bet number 1 toward the player who shall then immediately remove the gaming chips from the betting area.

(c) After each player has made a decision regarding bet number 1, the dealer shall remove ("burn") the community card that is to his or her left, and place the burned card in the discard rack face down.

(d) The dealer shall then turn the community card that is to his or her left face up and place it on top of the remaining card. The exposed card shall become the first community card.

(e) After the first community card is exposed, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to withdraw bet number 2 or let it ride. This decision shall be made by each player regardless of the decision made concerning bet number 1.

1. If a player chooses to let bet number 2 ride, that bet shall remain on the appropriate betting area of the layout until the end of the round of play.

2. If a player chooses to withdraw bet number 2, the dealer shall move the gaming chips on the betting area designated for bet number 2 toward the player who shall then immediately remove the gaming chips from the betting area.

(f) The dealer shall then move the first community card to the right of the card that remains face down in the community card area. The face down card shall be turned face up by the dealer and become the second community card.

(g) After the second community card is turned face up, the dealer shall, beginning with the player farthest to his or her right and continuing around the table in a counterclockwise direction, complete the following applicable procedures in succession for each player.

1. The dealer shall turn the three cards of the player face up. The two community cards and the three cards dealt to the player shall form the five card poker hand of that player.

2. The dealer shall examine the cards of the player to determine if the player's hand qualifies for a payout pursuant to Section 11. Any let it ride poker wager on a hand which has a rank that is lower than a pair of tens shall be a losing wager.

3. The dealer shall then settle all wagers of that player, including any bonus wagers. All losing wagers by the player shall be immediately collected by the dealer and placed in the table inventory container. After all losing wagers have been collected, all winning wagers shall be paid in accordance with the payout odds listed in Section 11 or as otherwise approved by the Commission.

4. All hands shall remain face up on the layout until all wagers have been settled by the dealer.

(h) After settling all wagers, the dealer shall immediately collect the cards of all players and the community cards and place them in the discard rack. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

## **11. Payout odds; payout limitation**

(a) The payout odds for winning wagers at let it ride poker printed on any 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."

(b) Subject to the payout limitation in (c) below, a gaming licensee shall pay off each winning wager at the game of let it ride poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	1,000 to 1
Straight Flush	200 to 1
Four-of-a-kind	50 to 1
Full House	11 to 1
Flush	8 to 1
Straight	5 to 1
Three-of-a-kind	3 to 1
Two Pair	2 to 1
Pair of Tens, Jacks, Queens, Kings or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required in (b) above, a gaming licensee may establish a maximum amount as approved by the Commission that is payable to a player on a single hand, which amount shall be at least \$50,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. If the established 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. Any maximum payout limit established by a gaming licensee shall apply only to payouts of let it ride poker wagers placed pursuant to Section 6 and shall not apply to payouts of let it ride bonus wagers placed pursuant to Section 6a or three card bonus wagers placed pursuant to Section 6b.

(d) A gaming licensee shall pay off each winning let it ride bonus wager at no less than the following monetary amounts:

<u>Wager</u>	<u>Payout</u>
Royal Flush	\$ 25,000
Straight Flush	\$ 2,500
Four-of-a-kind	\$ 400.00
Full House	\$ 200.00
Flush	\$ 50.00
Straight	\$ 25.00
Three-of-a-kind	\$ 5.00

(e) A gaming licensee shall pay off each winning three card bonus wager at no less than the odds set forth in one alternative pay table below pre-selected by the gaming licensee:

	<u>Table A</u>	<u>Table B</u>	<u>Table C</u>
Mini-royal	N/A	N/A	N/A
Straight flush	40 to 1	40 to 1	40 to 1
Three-of-a-kind	30 to 1	30 to 1	30 to 1
Straight	6 to 1	5 to 1	6 to 1
Flush	4 to 1	4 to 1	3 to 1
Pair	1 to 1	1 to 1	1 to 1

	<u>Table D</u>	<u>Table E</u>	<u>Table F</u>
Mini-royal	50 to 1	50 to 1	50 to 1
Straight flush	40 to 1	40 to 1	40 to 1
Three-of-a-kind	30 to 1	30 to 1	30 to 1
Straight	6 to 1	5 to 1	6 to 1
Flush	4 to 1	4 to 1	3 to 1
Pair	1 to 1	1 to 1	1 to 1

## **12. Irregularities**

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(c) If any player or the area designated for the placement of the community cards is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(e) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(f) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

## 18: SPANISH 21

### **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 10 point value card dealt to a player who has split pairs.

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

*Push*-- shall mean a tie between the hand of the player and that of the dealer, except for hands containing a point count of 21 or a blackjack.

*Rescue*-- is defined in Section 9.

*Soft total*-- shall mean the total point count of a hand which contains an ace that is counted as 11 in value.

*Suit*-- shall mean one of the four categories of cards: club, diamond, heart or spade.

### **2. Cards; number of decks; rank of cards**

(a) Spanish 21 shall be played with six or eight decks of cards, with backs of the same color and design and one additional cutting card. The decks shall meet the requirements of 205 CMR 146.48 and shall consist of 48 cards, with the 10 of each suit having been removed from each deck during the inspection required by 205 CMR 146.49 and Section 3. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission.

(b) The point value of the cards contained in each deck shall be as follows:

1. Any card from 2 to 9 shall have its face value;
2. Any Jack, Queen or King shall have a value of 10;
3. An ace shall have a value of 11, 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.

### **3. Opening of the table for gaming**

(a) After receiving the 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 (c) below or the requirements of 205 CMR 146.50.

(b) If the decks contain the 10 of any suit, the dealer shall remove these cards from the decks, and the floorperson shall verify that all such cards have been removed from each deck. 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. Each deck of cards shall be spread out separately, according to suit and in sequence.

(c) After the first player has been 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. If during the mixing or the stacking process a card is turned over and exposed to the players, the cards shall be remixed. Once the cards have been stacked, they shall be shuffled in accordance with Section 4.

#### **4. Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each shoe of cards has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in Section 7; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to the player determined pursuant to (d) below. If no player accepts the cut, the dealer shall cut the cards.

(d) The cut of the cards shall be offered to players in the following order:

1. The first player to the table, if the game is just beginning; or

2. The player at the farthest position to the right of the dealer; provided, however, that if there are two or more consecutive rounds of play, the offer to cut the cards shall rotate in a counter-clockwise manner after the player to the far right of the dealer has been offered the cut.

(e) The player or dealer 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 the cutting card and all the cards on top of the cutting card and place them on the bottom 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. 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.

(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 (c) and (d) above.

(g) 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 7(j), provided, however, that the gaming licensee may determine after each round of play that the cards should be reshuffled.

(h) A gaming licensee may submit to the Massachusetts Gaming Commission for approval the 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.

(i) Whenever there is no gaming activity at a Spanish 21 table that is open for gaming, the cards shall be spread out on the table 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 procedures outlined in Section 3(c) shall be completed.

## **5. Wagers; payout odds**

(a) Prior to the first card being dealt for each round of play, each player at the game of Spanish 21 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;
3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in two or more cards; or
4. The player has achieved a score of 21 in more than two cards and the dealer has achieved a score of 21 in more than two cards.

(b) Except as otherwise provided in (a)3 and 4 above, a wager made in accordance with this section shall be void if the score of the player is the same as the dealer. However, a wager shall lose if the player has 21 in more than two cards and the dealer has a blackjack.

(c) All wagers at Spanish 21 shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques in accordance with **205 CMR 146.09**.

(d) Except as otherwise provided in this section, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. Except as provided in (f) and (g) below, winning wagers made in accordance with (a)3 above shall be paid at odds of 3 to 2, and all winning wagers made in accordance with (a)1, 2 or 4 above shall be paid at odds of 1 to 1.

(f) Notwithstanding the provisions of (e) above, a gaming licensee shall pay the following payout odds for winning wagers made in accordance with (a) above unless the player has doubled down, in which case all of the following wagers shall only be paid at odds of 1 to 1:

1. Three cards consisting of the 6, 7 and 8 of mixed suits shall be paid at odds of 3 to 2;
2. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1, except that three cards consisting of the 6, 7 and 8 of spades shall be paid at odds of 3 to 1;
3. Three cards consisting of three 7's of mixed suits shall be paid at odds of 3 to 2;
4. Three cards consisting of three 7's of the same suit shall be paid at odds of 2 to 1, except that three cards consisting of three 7's of spades shall be paid at odds

- of 3 to 1;
- 5. Five cards totaling 21 shall be paid at odds of 3 to 2;
- 6. Six cards totaling 21 shall be paid at odds of 2 to 1; and
- 7. Seven or more cards totaling 21 shall be paid at odds of 3 to 1.

(g) In addition to the payouts required by (f)4 above, a winning hand that consists of three 7's of the same suit when the dealer's exposed card is also a seven of any suit shall be paid an additional fixed payout of \$1,000 if the player's original wager was \$5.00 or more but less than \$25.00, or \$5,000 if the player's original wager was \$25.00 or more. All other players at the table who placed a wager during that round of play shall also be paid an additional fixed payout of \$50.00. Notwithstanding the foregoing, the additional fixed payouts required by this subsection shall not be applicable if the winning hand had been doubled down pursuant to Section 9 or had been split pursuant to Section 10.

(h) Except as expressly permitted by this section, 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.

(i) Once an insurance wager, 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 expressly permitted by this section.

(j) After the cards have been shuffled pursuant to Section 4, 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.

## **6. Match-the-dealer wager**

(a) A player at a Spanish 21 table may make an additional "match-the-dealer" wager that either of the player's initial two cards will match the dealer's up card in the manner required by (e) below. If both of the player's initial two cards match the dealer's up card, the player shall be paid in accordance with (e) below for each matching card.

(b) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by Section 5 may make an additional match-the-dealer wager, which shall be in an amount not less than \$1.00 and shall not exceed the lesser of:

1. The amount of the wager made by the player pursuant to Section 5(a); or
2. A maximum amount established by the gaming licensee, which limit shall be posted in accordance with 205 CMR 147.03.

(c) A match-the-dealer wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the Spanish 21 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 **205 CMR 146.09**.

(d) Immediately after the second card is dealt to each player and the dealer, 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 by the dealer, in accordance with (e) below.

(e) All winning match-the-dealer wagers shall be paid at no less than the following odds:

1. If six decks of cards are being used:
  - Each matching card of a different suit 4 to 1
  - Each matching card of the same suit 9 to 1
2. If eight decks of cards are being used:
  - Each matching card of a different suit 3 to 1
  - Each matching card of the same suit 12 to 1

(f) A match-the-dealer wager shall have no bearing on any other wager made by a player at the game of Spanish 21.

## **7. Procedure for dealing the cards**

(a) All cards used in Spanish 21 shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.

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

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described in this section before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player.

(d) At the commencement of each round of play, the dealer shall, starting on his or her 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 the dealer; and
3. A second card face upwards to each box in which a wager is contained.

(e) After two cards have been dealt to each player, the dealer shall, beginning from his or her 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 section.

(f) As each player indicates his or her decisions, the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decisions consistent with this section and shall announce the new point total of such player after each additional card is dealt.

(g) 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 or herself; 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 shall be dealt face upwards at this time, after which the dealer shall announce his or her total point count. In lieu of the requirements of this subsection, one of the procedures set forth in (i) below may be implemented.

(h) 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 discard rack.

(i) In lieu of the procedure set forth in (g) above, a gaming licensee may permit the 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, however, that the dealer shall not look at the face of the 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 or jack 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. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with Section 5. Any gaming licensee using this alternate dealing procedure shall provide notice thereof in accordance with the requirements set forth in 205 CMR 147.03.

(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:

1. Collect the cards as provided in (h) above;
2. Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; and then
3. Shuffle the cards.

(k) No player or spectator shall handle, remove or alter any cards used to game at Spanish 21 except as explicitly permitted by this section and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(l) 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 counts required to be announced by the dealer under this section without checking the accuracy of such announcement himself or herself.

## **8. Surrender**

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

1. If the first card dealt to the dealer was a 2, 3, 4, 5, 6, 7, 8 or 9, the dealer shall immediately collect one-half of the wager and return one-half to the player.
2. If the first card dealt to the dealer was an ace, king, queen or jack, the dealer shall place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand shall be settled by immediately collecting the entire wager if the dealer has blackjack, or by collecting one-half of the wager and returning one-half of the wager to the player if the dealer does not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately and one wager shall have no bearing on the other.

## **9. Doubling down; rescue**

(a) Except for blackjack, a player may elect to double down, that is, make an additional wager not in excess of the amount of his or her original wager, on the two or more cards dealt to that player, including any hands resulting from a split pair, on the condition that one and only one additional card shall be dealt to each hand on which the player has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.

(b) A winning wager on a doubled hand shall be paid in accordance with Section 5(e) only, and the payouts in Section 5(f) and (g) shall not be applicable to such wagers.

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

(d) After the additional card required by (a) above has been dealt to a doubled hand, a player may "rescue" (take back) the double down wager and forfeit his or her original wager, as long as the additional card does not result in the hand having a point count in excess of 21.

## **10. 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 the player makes a wager on the second hand so formed in an amount equal to his or her 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 or her decision to stand, draw or double down with respect thereto. A player may also split pairs again if the second card dealt to an incomplete hand is identical in value to the split pair; provided, however, that a player may split pairs a maximum of three times, or a total of four hands.

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

(e) The additional payouts provided in Section 5(g) are not applicable to a winning wager on a split hand.

## **11. Insurance**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet, which shall win if the dealer's second card is a King, Queen or Jack 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 shall 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. All insurance bets 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. 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 bets shall be paid at odds of 2 to 1.
- (d) All losing insurance bets shall be collected by the dealer immediately after the dealer draws his or her second face up card or discloses his or her hole card and before the dealer draws any additional cards.
- (e) Insurance bets shall not apply to the match-the-dealer wager permitted pursuant to Section 6.

## **12. Drawing of additional cards by players and dealers**

- (a) A player may elect to draw additional cards whenever his or her point count total is less than 21, except that:
  - 1. A player having blackjack or a hard total of 21 may not draw additional cards; and
  - 2. A player electing to double down shall draw one and only one additional card;
- (b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has a hard or soft total of 17, 18, 19, 20 or 21, at which point no additional cards shall be drawn.
- (c) A dealer shall draw no additional cards to his or her 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.

## **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 Spanish 21 layout, provided that the first person wagering on that box consents to additional players wagering on such box, and provided further that the gaming licensee adheres to such procedures and limitations imposed by the Commission as dictated by the particular circumstances.
- (b) Whenever more than one player wagers on a box, the player seated at that box shall have the exclusive right to call the decisions 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 or her 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 to cover each split pair or designate the split pair to which their initial wager shall apply.
- (f) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance bet, 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. Player wagering on more than one box**

A player may only wager on one box at a Spanish 21 table unless the gaming licensee, in its discretion, permits the player to wager on additional boxes.

#### **15. Irregularities**

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(b) If a 10 card of any suit is found in the shoe, it shall not be used in the game and shall be removed from the shoe by a floorperson in a manner approved by the Commission. If more than one 10 card is found in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.

(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 a point count of 17 or higher and accidentally draws a card for himself or herself, such card shall be burned.

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

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in Section 4, 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) If after receiving the first two cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then, at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.

(j) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(k) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table.

(l) 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 or jack, 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.

(k) If a card reader device malfunctions the dealer may only continue dealing the game of Spanish 21 at that table using the dealing procedures applicable when a card reader device is not in use.

DRAFT

## **19: THREE CARD POKER**

### **1. Definitions**

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

*Ante wager*-- means the wager that a player is required to make prior to any cards being dealt in order to compete against the dealer's hand in a round of play.

*Hand*-- means the three card poker hand that is held by each player and the dealer after the cards are dealt.

*Pair plus wager*-- means the wager that a player is required to make prior to any cards being dealt in order to compete against a posted scale of payouts, regardless of the outcome of the player's hand against the dealer.

*Play wager*-- means an additional wager, equal in value to his or her ante wager, that a player must make if the player opts to remain in competition against the dealer after the player reviews his or her hand.

*Round of play*-- means one complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the rules of this section.

*Stub*-- means the remaining portion of the deck after all cards in the round of play have been dealt or delivered.

*Suit*-- means one of the four categories of cards: club, diamond, heart or spade.

### **2. Cards; number of decks**

(a) Except as provided in (b) and (c) below, three card poker shall be played with one deck of cards with backs of the same color and design and one cover card to use in accordance with the procedures set forth in Section 5. The cover card 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. The deck of cards shall meet the requirements of **205 CMR 146.48**.

(b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

(c) If an automated dealing shoe is used to deal the cards pursuant to Section 9, a gaming

licensee shall be required to use a cover card with the same attributes described in (a) above in accordance with the procedures set forth in Section 9(c).

### **3. Three card poker rankings**

(a) The rank of the cards used in three card poker, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" with a two and three.

(b) The permissible poker hands in the game of three card poker, in order of highest to lowest rank, shall be:

1. "Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking, with ace, king and queen being the highest ranking straight flush and three, two and ace being the lowest ranking straight flush.
2. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind.
3. "Straight" is a hand consisting of three cards of consecutive rank, regardless of suit, with ace, king and queen being the highest ranking straight and three, two and ace being the lowest ranking straight.
4. "Flush" is a hand consisting of three cards of the same suit, regardless of rank.
5. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands that are of identical poker hand rank pursuant to the provisions of (b) above, or that contain none of the hands authorized in (b) above, the hand that contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a draw.

### **4. Opening of the table for gaming**

(a) After receiving a deck 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 up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player has been 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 5.

(d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to [205 CMR 146.49](#) and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

## **5. Shuffle and cut of the cards**

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in Sections 7, 8 or 9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to section (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures set forth in Sections 7, 8 or 9.

(d) Notwithstanding (c) above, 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.

(e) Whenever there is no gaming activity at a three card poker table which is open for gaming, the cards shall be spread out on the table 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 procedures outlined in Section 4(c) shall be completed.

## **6. Wagers**

(a) The following wagers may be placed in the game of three card poker:

1. A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an equal amount; or
2. A player may compete solely against a posted payout ledger by placing a pair plus wager, which wager may be in any amount within the posted minimum and maximum wagers; or
3. A player may compete against both the dealer and the posted payout ledger by placing wagers in accordance with the requirements of (a)1 and 2 above.

(b) All wagers at three card poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(c) Only players who are seated at a three card poker table may wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(d) All ante wagers and pair plus wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in Section 7, 8 or 9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with Section 10(b).

(e) A gaming licensee may, in its discretion, permit a player to place wagers at two or three betting positions during a round of play provided that all of the betting positions are adjacent to each other.

(f) Notwithstanding (a) above, a gaming licensee may offer a version of the game of three card poker requiring:

1. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to the pair plus wager;
2. As a precondition to the placement of a pair plus wager, the placement of an ante wager in an amount at least equal to one-half the pair plus wager; or
3. The compulsory placement of an ante wager and a pair plus wager, provided that one wager may be placed in an amount up to a maximum of five times the amount of the other wager without regard to which wager is the greater of the two.

## **7. Procedures for dealing the cards from a manual dealing shoe**

(a) If a gaming licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of 205 CMR 146.51 and shall be located on the table in a location as approved by the Commission. Once the procedures required by Section 5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automated card shuffling device.

(b) The dealer shall announce "No more bets" prior to dealing any cards. Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down in a manner as to not disclose the value of the cards.

(d) After three cards have been dealt to each player and the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the dealer has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to Section 12. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to 205 CMR 146.49.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of 205 CMR 146.49.

### **8. Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of 205 CMR 146 or this section, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play three card poker from his or her hand.

(b) If a gaming licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. The gaming licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by Section 5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. 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.
  - ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.
3. The dealer shall then announce "No more bets" prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time in order to each player who has placed an ante wager or pair plus wager and to the dealer until each player who placed a wager and the dealer each has three cards. All cards shall be dealt face down in a manner as to not disclose the value of the cards.

(d) After three cards have been dealt to each player and the dealer, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(e) and (f).

### **9. Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, choose to have the cards used to play three card poker dealt from an

automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by Section 5 have been completed, the cards shall be placed in the automated dealing shoe.
2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with Section 6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with Section 6. The dealer shall then place a cover card on top of the dealer's stack of three cards in the automated dealing shoe and either:

1. Deliver the stack face down with the cover card on top to the area designated for the placement of the dealer's cards in a manner as to not disclose the value of the cards; or
2. Deliver the stack face down after each player has made a play wager or forfeited his or her ante wager, the dealer has collected all forfeited wagers and associated cards, and the dealer has placed the cards of forfeited hands in the discard rack pursuant to Section 10(b).

(d) After each stack of three cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of Section 7(e) and (f).

#### **10. Procedures for completion of each round of play**

(a) After the dealing procedures required by Sections 7, 8 or 9 have been completed, each player shall examine his or her cards. Each player who wagers at three card poker shall be responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(b) After examination of his or her cards, each player who has placed an ante wager shall have the option to either make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his or her participation in the round of play. The dealer shall offer this option to each player, starting with the player farthest to the left of the dealer and moving clockwise around the table in order. If a player has placed an ante wager and a pair plus wager but does not make a play wager, the player shall forfeit his ante wager. The pairs plus wager will need to be checked to determine if it is a winning wager. (A player will have the option to forfeit his hand entirely and ask the dealer not to expose the hand. With this option the dealer must still make sure the correct amount of cards are collected from said hand.) After each player has either placed a wager on the table in the play wager area or forfeited his or her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack. The dealer shall then reveal the dealer's cards and place the cards so as to form the highest possible ranking hand. If an automated dealing shoe is used to deal the cards pursuant to Section

9 and a cover card is used on top of the dealer's stack removed from the shoe, the cover card shall be removed from the stack and placed on the table layout immediately next to the automated dealing shoe.

(c) The dealer shall then settle the wagers remaining on the table by complying with either (c)1 or 2 below. A gaming licensee shall identify in its approved gaming submission which alternative the dealer shall use. The dealer's cards shall be placed in the discard rack after all players' cards have been collected.

1. The dealer shall, for each of the following procedures, start with the player farthest to the dealer's right and continue counterclockwise around the table until the procedure has been completed as to all players:
  - i. Reveal the three card hand of each remaining player;
  - ii. Collect all losing wagers;
  - iii. Pay each winning wager in accordance with the payout odds listed in Section 11; and
  - iv. Collect all player hands and place them in the discard rack.
2. The dealer shall, starting with the player farthest to the dealer's right and continuing counterclockwise around the table, complete all of the following procedures as to each remaining player in succession:
  - i. Reveal the three card hand of the player;
  - ii. Collect losing wagers or pay winning wagers in accordance with the payout odds listed in Section 11; and
  - iii. Collect the player's cards and place them in the discard rack.

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

## **11. Payout odds**

(a) There are three payout types as follows:

1. A player in competition against the dealer shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is ranked higher than the dealer's hand. Notwithstanding the foregoing, if the dealer does not hold a hand with a "queen high or better" rank, the ante wager shall automatically be paid 1 to 1 and the play wager shall be returned to the player.
2. A player placing a pair plus wager, shall be paid in accordance with a posted pay table at no less than the following odds:

Pair	1 to 1
Flush	3 to 1
Straight	5 to 1
Three-of-a-kind	25 to 1
Straight flush	35 to 1
Mini royal flush (ace, king, queen)	35 to 1

3. A player placing an ante wager and a play wager shall be paid a bonus if the player's hand consists of the following:

Straight	pays	1 to 1
Three-of-a-kind	pays	4 to 1
Straight flush	pays	5 to 1

- i. In the event that a gaming licensee offers a version of three card poker pursuant to Section 6(f), a player placing an ante wager and play wager shall be paid an ante bonus in accordance with one of the following pay tables pre-selected by the gaming licensee:

	<u>A</u>	<u>B</u>	<u>C</u>
Straight	1 to 1		
Three-of-a-kind	3 to 1	6 to 1	3 to 1
Straight flush	4 to 1	8 to 1	4 to 1
Mini royal flush (ace, king, queen)	5 to 1	50 to 1	10 to 1
Mini royal flush of spades (ace, king, queen)	50 to 1		50 to 1

## **12. Irregularities**

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(c) If any player or the dealer is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If one or more of the dealer's cards is inadvertently exposed prior to the dealer revealing his or her cards as prescribed in Section 10(b), all hands shall be void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

## **20: FAST ACTION HOLD 'EM**

### **1. Definitions**

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

*Community card*-- means any of the five cards that are dealt to the designated areas in the center of the table and are used by both the players at the table and the dealer to form five-card hands.

*Copy hand*-- means a five-card hand of a player that is identical in rank to the five-card hand of the dealer.

*Dealing marker*-- means the object used to designate the position to which the first card out of the shoe shall be dealt as set forth in Section 7.

*Five-card hand*-- means the highest ranking five-card hand that is possible for each player and the dealer pursuant to Section 3 using the five community cards and the two cards retained by each player and the dealer after setting his or her hand.

*Natural*-- means the first four cards dealt to a player or the dealer are a four-of-a-kind.

*Rank*-- or "ranking" means the relative value of a card or group of cards, as set forth in Section 3, in determining a winning five-card hand.

*Round of play*-- or "round" means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid or collected in accordance with this section.

*Running cards*-- means two cards of consecutive rank.

*Setting of a hand*-- means the process by which each player and the dealer selects the two cards from his or her original four cards to be used with the community cards to form the highest ranking five-card hand.

*Suit*-- shall mean one of the four categories of cards: club, diamond, heart or spade.

### **2. Cards; number of decks; dealing shoe**

(a) Fast action hold'em shall be played with six or eight decks of cards with backs of the same color and design and one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The decks of cards used to play fast action hold'em shall meet the requirements of **205 CMR 146.48**.

(b) All cards to be used in fast action hold'em shall be dealt from a dealing shoe which shall meet the requirements of **205 CMR 146.51**.

(c) Nothing in this section shall preclude a gaming licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.

(d) If an automated card shuffling device is utilized, fast action hold 'em shall be played with at least 12 decks of cards in accordance with the following requirements:

1. Each deck of cards shall meet the requirements of 205 CMR 146.48;
2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;
4. 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;
5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
6. The cards from only one batch shall be placed in the discard rack at any given time.

### **3. Fast action hold'em rankings; cards; poker hands**

(a) The rank of the cards used in fast action hold'em, in order from the highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a "straight" or a "straight flush." All suits shall be considered equal in value.

(b) The permissible five-card hands at the game of fast action hold'em, in order of highest to lowest rank, shall be:

1. "Flush with five-of-a-kind" is a hand consisting of five cards of the same suit and same rank, with five aces of the same suit being the highest ranking flush with five-of-a-kind, and five twos of the same suit being the lowest ranking flush with five-of-a-kind;
2. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;
3. "Flush with four-of-a-kind" is a hand consisting of five cards of the same suit, four of which are also of the same rank, with four aces and a fifth card of varying rank in the same suit being the highest ranking flush with four-of-a-kind, and four twos and a fifth card of varying rank in the same suit being the lowest ranking flush with four-of-a-kind;
4. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with a king, queen, jack, 10 and 9 of the same suit being the highest ranking straight flush, and a 5, 4, 3, 2 and ace of the same suit being the lowest ranking straight flush;
5. "Flush with full house" is a hand consisting of a "three-of-a-kind" and a "pair" all of the same suit, with three aces and two kings of the same suit being the highest ranking flush with full house, and three twos and two threes of the same suit being the lowest ranking flush with full house;
6. "Five-of-a-kind" is a hand consisting of five cards of the same rank regardless of suit, with five aces being the highest ranking five-of-a-kind, and five twos being the lowest ranking five-of-a-kind;
7. "Flush with three-of-a-kind" is a hand consisting of five cards of the same suit, three of which also are of the same rank, with three aces and two other cards of varying rank in the same suit being the highest ranking flush with

- three-of-a-kind, and three twos and two other cards of varying rank in the same suit being the lowest ranking flush with three-of-a-kind;
8. “Flush with two pairs” is a hand consisting of five cards of the same suit, four of which also form two “pairs,” with a pair of aces, pair of kings and fifth card varying rank in the same suit being the highest ranking flush with two pairs, and a pair of threes, a pair of twos and a fifth card of varying rank in the same suit being the lowest ranking flush with two pairs;
  9. “Flush with one pair” is a hand consisting of five cards of the same suit, two of which also form one pair, with a pair of aces and three other cards of varying rank in the same suit being the highest ranking flush with one pair, and a pair of twos and three other cards of varying rank in the same suit being the lowest ranking flush with one pair;
  10. “Four-of-a-kind” is a hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind, and four twos being the lowest ranking four-of-a-kind;
  11. “Full house” is a hand consisting of a “three-of-a-kind” and a “pair,” with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
  12. “Flush” is a hand consisting of five cards of the same suit but of varying rank;
  13. “Straight” is a hand consisting of five cards of consecutive rank, not all of the same suit, with an ace, king, queen, jack and 10 being the highest ranking straight, and 5, 4, 3, 2 and ace being the lowest ranking straight;
  14. “Three-of-a-kind” is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind, and three twos being the lowest ranking three-of-a-kind;
  15. “Two pairs” is a hand consisting of two “pairs,” with two aces and two kings being the highest ranking two pairs, and two threes and two twos being the lowest ranking two pairs;
  16. “Pair” is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair; and
  17. “Highest ranking card” is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 16 above and the value of which is determined by the highest ranking individual card in the hand.

(c) When comparing the hands of a player and the dealer that are of identical five-card hand rank pursuant to (b) above, the hand which contains the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the player’s hand shall be considered a copy hand.

#### **4. Opening of the table for gaming**

(a) After receiving six or eight 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 up on the table for visual inspection by

the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 5.

(d) If a gaming licensee uses an automated card shuffling device to play the game, each deck of cards shall be separately sorted, inspected, verified, spread, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

## **5. Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, 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, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly in the dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with Sections 7 and 8; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:

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; or
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.

(d) If the player designated in (c) above refuses to cut, the dealer shall offer the cut 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.

(e) The player or dealer making the cut shall place the cutting card in the stack at least a deck in from either end.

(f) 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 on the back of the stack. 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.

(g) 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 7, except that a gaming licensee may determine after the completion of any round of play that the cards should be reshuffled.

(h) If there is no gaming activity at the fast action hold'em table, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table 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.

## **6. Wagers**

(a) All wagers at fast action hold'em shall be made by placing gaming chips or plaques on the appropriate betting area of the fast action hold'em layout. A verbal wager accompanied by cash shall not be accepted at the game of fast action hold'em.

(b) Only players who are seated at the fast action hold'em table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) Except as provided for in Section 8(c), all wagers at fast action hold'em shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in Section 7.

## **7. Procedures for dealing the 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 cards in a round of play. The burn card shall not be disclosed to any players at the table.

(b) Prior to the commencement of each round of play, the dealer shall announce "No more bets." Upon commencement of the game, the dealing marker shall be placed in front of the dealer's position. After completion of each round of play, the dealing marker shall rotate clockwise around the table to the next player position or the dealer's position.

(c) Each card shall be removed from the dealing shoe with the left hand of the dealer, and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position indicated by the dealing marker as determined in (b) above and, moving clockwise around the table, deal all positions on the layout

in which a wager is contained, and the dealer, a card. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position and the dealer has four cards.

(d) 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 cards shall be reshuffled.

#### **8. Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds**

(a) Except as provided in (b), (c) and (f) below, after each player and the dealer have received four cards, each player shall set his or her hand by choosing two cards to use with the community cards and placing them face down on the layout immediately in front of the gaming chips or plaques that he or she has wagered. The two cards to be discarded shall be placed face down on the appropriate area of the layout.

(b) If the four cards dealt to a player are a natural, the player shall announce that he or she has a natural and turn the four cards face up on the table for confirmation. If the dealer confirms the player was dealt a natural, the dealer shall thereupon immediately pay the player at odds of 5 to 1, collect the four cards and place them in the discard rack.

(c) A player may elect to split the four cards into two separate hands provided the player makes a wager on the second hand so formed in an amount equal to his or her original wager. If a player elects to split, he or she shall place two cards face down in front of his or her original wager and place the remaining two cards face down in the area designated for discarded cards with the additional wager placed thereon.

(d) Each player at the table shall be responsible for setting his or her own hand and no other person except the dealer may touch the cards of that player. Each player shall be required to keep the four cards in full view of the dealer at all times. Once each player has set his or her hand and placed the cards face down on the appropriate areas of the layout, the player shall not be permitted to touch the cards again during the round of play.

(e) After all players have placed their cards on the table, the dealer shall collect all discarded cards without exposing them, starting from the right and proceeding counterclockwise around the table, and place them in the discard rack. The dealer shall verify that two cards, except as provided in (b) and (c) above and (f) below, were collected from each player.

(f) A player may elect to discontinue play on his or her hand for that round by placing all four cards face down in the area designated for the discarded cards and announcing his or her decision prior to the dealer collecting the discarded cards pursuant to (e) above. A player who elects to exercise this option shall surrender one-half of his or her original wager, which shall be immediately collected by the dealer and placed in the table inventory. The dealer shall then collect the four cards in the area designated for the discarded cards, without exposing them, and verify that four cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(g) Once all discarded cards have been collected and placed in the discard rack, the four cards of the dealer shall be turned over and, except as provided in (h) below, the dealer shall set his or her hand in accordance with (i) below by choosing two cards to be used with the community cards and placing them face up on the layout in front of the table inventory container. The two cards to be discarded shall be placed in the discard rack.

(h) If the four cards dealt to the dealer are a natural, then the dealer shall not deal the community cards and shall, starting from the right and proceeding counterclockwise around the

table, collect all wagers. The dealer shall only collect the amount of the original wager when a player has split his or her hand in accordance with (c) above. The dealer shall then collect all cards and place them in the discard rack.

(i) The dealer shall set his or her hand in accordance with the following prioritized two-card rankings or "house ways," in order from highest to lowest preference:

1. Suited pair;
2. Highest pair;
3. Ace with highest suited card, 10 or better;
4. Highest suited running cards, 10 and jack or better;
5. Ace with highest card, 10 or better;
6. Highest non-suited running cards, jack and queen or better;
7. Ace with highest suited card;
8. Highest suited cards, 10 or better;
9. Highest cards, jack or better;
10. Ace with highest card;
11. Any suited, running cards;
12. Highest suited cards, not running;
13. Any running cards; and
14. Highest cards.

(j) Once the dealer has set his or her hand, the dealer shall burn the next card out of the shoe and then deal the five community cards face up, placing the first card in the designated area farthest to the dealer's left. The dealer shall deal a card to each of the four remaining designated areas from left to right.

(k) After all five community cards have been dealt, the dealer shall expose the cards of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the hand of each player to the hand of the dealer, using the five community cards and the two retained cards to form the highest possible five-card hand, and shall announce if the wager of that player shall win or lose. A wager made by a player shall win if the five-card hand of the player is higher in rank than the five-card hand of the dealer. A wager made by a player shall lose if the five-card hand of the dealer is higher or equal in rank than the five-card hand of the player. In the event that the player and the dealer have hands of identical rank, the dealer shall announce to that player that his or her hand is a copy hand and the wager is a losing wager.

(l) All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. All losing and copy hands shall also be collected.

(m) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed and all losing wagers and corresponding hands have been collected. The dealer shall pay winning wagers beginning with the player to the right of the dealer and continuing counterclockwise around the table.

(n) With the exception of a natural, a winning wager shall be paid by a gaming licensee at odds of 1 to 1. After a winning wager has been paid, the dealer shall then collect the cards from that player.

(o) The dealer shall collect all cards and place them in the discard rack in an order that they can be readily arranged to reconstruct each hand in case of a question or dispute.

## **9. Irregularities**

(a) A card found 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 from the shoe without its face being exposed shall be used as though it was the next card from the shoe.

(c) If the dealer prematurely exposes any card dealt to a player, the card shall be turned face down and play shall continue.

(d) If the dealer is dealt fewer than four cards, any necessary additional cards shall be dealt to the dealer prior to setting the dealer's hand and play shall continue.

(e) If a player is dealt fewer than four cards, the player shall have the option of declaring his or her hand void or receiving any necessary additional cards after all other players and the dealer have been dealt four cards and prior to dealing the community cards.

(f) If the dealer is dealt more than four cards, all hands shall be void and a new round of play shall commence.

(g) If a player is dealt more than four cards, the player shall discard the cards necessary to set one two-card hand and play shall continue.

(h) If the dealer does not set his or her hand as prescribed in Section 8, the hand shall be reset in accordance with house ways and the round of play completed.

(i) If there are insufficient cards remaining to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards have been reshuffled.

(j) If no cards are dealt to a player's wager, the wager shall be void and the player shall be included in the next round of play.

(k) If the dealer fails to move the dealer marker in accordance with Section 7, the round of play shall be completed and the marker shall be moved to the next position for the next round of play.

#### **10. Prohibition against a player wagering on more than one betting area**

A player shall not be permitted to wager on more than one betting area at a fast action hold'em table.

#### **11. Continuous shuffling shoe or device**

In lieu of the dealing and shuffling requirements set forth in Sections 5 and 7, 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.

## **22: COLORADO HOLD 'EM POKER**

### **1. Definitions**

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

*Ante wager*-- or "initial wager" means the first wager placed prior to any cards being dealt in order to participate in the round of play.

*Bet wager*-- means an additional wager made by a player in an amount equal to the player's ante wager when the player continues play by discarding one of the three cards dealt to him or her but before the three community cards are exposed.

*Community card*-- means any of the three cards that are initially dealt face down to a designated area in front of the table inventory container and are used by the players at the table to form a five card hand.

*Discard*-- means the card selected by the player from the three cards initially dealt the player which is not to be used to form the player's five card hand, and placed face down in the designated area in front of the player.

*Hand*-- means the five card hand formed by each player by combining the two cards retained by the player after the player's discard and the three community cards.

*Instant winner*-- means the three cards dealt to a player are either a "three-of-a-kind" or a "three card straight flush," which, upon player declaration, qualify for a payout.

*Push*-- means a hand that results in neither a winning or losing wager in accordance with this section.

*Round of play*-- or "round" means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid, collected or declared a push in accordance with this section.

*Stub*-- means the remaining portion of the deck after all cards in the round of play have been dealt or delivered.

*Suit*-- means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

### **2. Cards; number of decks; dealing shoe**

(a) Except as provided in (b) below, colorado hold 'em poker shall be played with one deck of cards with backs of the same color and design and one additional cover card to be used in accordance with the procedures set forth in Section 5. The cover card shall be opaque and in a solid color readily distinguishable from the backs and edges of the playing cards, as approved by the Commission. The deck of cards used to play colorado hold 'em poker shall meet the

requirements of **205 CMR 146.48**.

(b) If an automated card shuffling device is used, a gaming licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different colors;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

### **3. Colorado hold 'em poker rankings; cards; poker hands**

(a) The rank of the cards used in colorado hold 'em poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a "straight" or a "straight flush." All suits shall be considered equal in rank.

(b) The permissible five card hands at the game of colorado hold 'em, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;
2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking;
3. "Four-of-a-kind" is a hand consisting of four cards of the same rank;
4. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair;"
5. "Flush" is a hand consisting of five cards of the same suit;
6. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit;
7. "Three-of-a-kind" is a hand consisting of three cards of the same rank;
8. "Two pairs" is a hand consisting of two "pairs;" and
9. "Pair" is a hand consisting of two cards of the same rank.

(c) The three card hands which are recognized as instant winners at the game of colorado hold 'em poker shall be:

1. "Three card straight flush" is a hand consisting of three cards of the same suit in consecutive ranking; and
2. "Three-of-a-kind" is a hand consisting of three cards of the same rank.

### **4. Opening of the table for gaming**

(a) After receiving a deck 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 up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first 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. Once the cards have been stacked, they shall be shuffled in accordance with Section 5.

(d) If a gaming licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to 205 CMR 146.49 and Section 2, each deck of cards shall be separately sorted, inspected, verified, spread, mixed, stacked and shuffled in accordance with (a) through (c) above.

## **5. Shuffle and cut of the cards**

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to 205 CMR 146.50, and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly in the dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with Sections 7, 8 or 9; or
2. If the cards were shuffled manually or were pre-shuffled pursuant to 205 CMR 146.50, cut the cards in accordance with the procedures in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand:
  - i. Placing the cover card on the table in front of the deck of cards;
  - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;
  - iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on top of the cover card pursuant to (c)1ii above; and
  - iv. Removing the cover card and placing it in the discard rack; and
2. Deal the cards in accordance with the procedures in Sections 7, 8 or 9.

(d) Notwithstanding (c) above, 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.

(e) Whenever there is not gaming activity at a colorado hold 'em table which is open for gaming, the cards shall be spread out on the table 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 procedures in Section 4(c) shall be completed.

## **6. Wagers**

(a) All wagers at colorado hold 'em poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting area of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) Only players who are seated at a colorado hold 'em poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

(c) All initial wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in Sections 7, 8 and 9. Except as provided in Section 10(c)1 or 11(b)1, no wager shall be made, increased or withdrawn after the dealer has announced "No more bets."

(d) At the beginning of each round of play, each player shall be required to place an initial wager in the betting area designated "ante" on the table layout in front of the player. The wagers shall be identified as ante and bet on the table layout.

(e) A gaming licensee may, in its discretion, permit a player to place wagers at two betting positions during a round of play provided that the two betting positions are adjacent to each other.

(f) A gaming licensee may, in its discretion, offer one of two versions of colorado hold 'em poker: a version with a required bet wager or a version with a permissible bet wager. The same version shall be played at each colorado hold 'em poker table if a gaming licensee has two or more colorado hold 'em poker tables.

#### **6a. Optional Bonus Wager**

(a) A gaming licensee may, in its discretion, offer to each player at a colorado hold 'em poker table the option to make an additional bonus wager that the player will receive a poker hand with a rank of a pair of jacks or better; provided, however, that the gaming licensee shall comply with the notice requirements set forth in 205 CMR 147.03 prior to withdrawing the option.

(b) Prior to the dealer announcing "No more bets," each player who has placed the ante wager required by Section 6 may make an additional bonus wager by placing a \$1.00 gaming chip on the area of the table layout designated for that wager.

(c) All winning bonus wagers shall be paid in accordance with the payout schedule in Section 12(d) or 13(d).

(d) A bonus wager shall have no bearing on any other wager made by a player at the game of colorado hold 'em poker.

#### **7. Procedures for dealing the cards from a manual dealing shoe**

(a) If a gaming licensee chooses to have the cards dealt from a manual shoe, the dealing shoe shall meet the requirements of **205 CMR 146.51** and shall be located on the table in a location as approved by the Commission. Once the procedures required by Section 5 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by a dealer or by an automated card shuffling device.

(b) Prior to the commencement of each round of play, the dealer shall announce "No more bets."

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed an initial wager in accordance with Section 6;
2. One card face down to the area designated for the placement of the

- community cards;
3. A second card face down to each player who has placed an initial wager in accordance with Section 6;
  4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;
  5. A third card face down to each player who has placed an initial wager in accordance with Section 6; and
  6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards in a manner as to not disclose the value of the cards, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.
2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designated for the placement of the community cards has more or less than three cards) but 52 cards remain in the deck, all hands shall be void pursuant to Section 14. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to **205 CMR 146.49**.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of **205 CMR 146.49**.

### **8. Procedures for dealing the cards from the hand**

(a) Notwithstanding any other provisions of 205 CMR 146 or this section, a gaming licensee may, in its discretion, permit a dealer to deal the cards used to play colorado hold'em poker from his or her hand.

(b) If a gaming licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. The gaming licensee shall use an automated shuffling device to shuffle the cards.
2. Once the procedures required by Section 5 have been completed, the dealer shall place the stacked deck of cards in either hand.
  - i. 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 the round of play.

ii. The cards held by the dealer shall at times be kept in front of the dealer and over the table inventory container.

3. The dealer shall then announce "No more bets" prior to dealing any cards.

(c) The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed an initial wager in accordance with Section 6;
2. One card face down to the area designated for the placement of the community cards;
3. A second card face down to each player who has placed an initial wager in accordance with Section 6;
4. A second card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first card dealt to this area;
5. A third card face down to each player who has placed an initial wager in accordance with Section 6; and
6. A third card face down to the area designated for the placement of the community cards, which card shall be placed to the right of the first two cards dealt to this area.

(d) After three cards have been dealt to each player and the area designated for the placement of the community cards in a manner as to not disclose the value of the cards, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The stub shall be counted in accordance with Section 7(e) or (f), as applicable.

## **9. Procedures for dealing the cards from an automated dealing shoe**

(a) Notwithstanding any other provision of 205 CMR 146 or this section, a gaming licensee may, in its discretion, choose to have the cards used to play colorado hold 'em poker dealt from an automated dealing shoe which dispenses cards in stacks of three cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a gaming licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed:

1. Once the procedures required by Section 5 have been completed, the cards shall be placed in the automated dealing shoe.
2. Prior to the shoe dispensing any stacks of cards, the dealer shall announce "No more bets."

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an initial wager in accordance with Section 6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed an initial wager in accordance with Section 6. The dealer shall then deliver a stack of three cards face down to the area designated for the placement of the community cards in a manner as to not disclose the value of the cards, and spread the stack

within the designated area so that the top card is to the dealer's right, the middle card is directly in front of the dealer, and the bottom card is to the dealer's left.

(d) After each stack of three cards has been dispensed and delivered in accordance with this section, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The stub shall be counted in accordance with Section 7(e) or (f), as applicable.

#### **10. Procedures for completion of each round of play for version with required bet wager**

(a) After the dealing procedures required by Sections 7, 8 or 9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at colorado hold 'em poker shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player.
2. Each player shall be required to keep his or her cards in full view of the dealer at all times.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to play, fold or declare an instant winner.

1. If a player chooses to continue play, the player must place an additional wager ("bet wager") exactly equal to the amount of the player's initial wager in the betting area designated "bet." The player must then select one card from the three cards initially dealt to him or her, and discard the selected card by placing it face down in the designated area in front of the player.
2. If a player chooses to fold, then he or she must place the three cards initially dealt to the player face down in the designated area in front of the player. The initial wager is considered a losing wager, and shall be immediately collected by the dealer and placed in the table inventory container. The three cards initially dealt to the player who elected to fold shall be collected by the dealer and placed in the discard rack.
3. If the three cards initially dealt to the player qualify as a three card instant winner in accordance with Section 3, the player may:
  - i. Choose to declare an instant winner by turning all three cards face up. A player declaring and qualifying for an instant winner may not make any additional wager for that round of play. The dealer shall verify that the player's hand qualifies for a payout as an instant winner. The dealer shall thereupon pay the initial wager in accordance with Section 11(b), collect the cards dealt to the player and place them in the discard rack before exposing any community card; or
  - ii. Choose not to declare an instant winner, in which event he or she may continue the current round of play in accordance with this section.

(c) After each player has made a decision to play, fold or declare an instant winner, the dealer shall turn the three community cards face up in the designated area in front of the dealer.

(d) Except as otherwise provided in (h) below after the community cards are exposed, the dealer shall, beginning with the player farthest to his or her right and continuing

counterclockwise around the table, turn face up the two cards of each player who has placed a wager in accordance with (b)1 above.

1. The three community cards and two remaining cards dealt to each player shall form the five card hand of each player.
2. The dealer shall examine the cards of each player to determine if the player's hand qualifies for a payout pursuant to Section 12, starting with the hand furthest to the dealer's right and continuing around the table in a counterclockwise direction.

(e) Any wager on a hand which has a rank that is lower than a pair of sevens shall be a losing wager. All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. The cards of any player who has made a losing wager shall be collected and placed in the discard rack.

(f) Any wager on a hand which has a rank of a pair of sevens, eights or nines shall be a push. If the hand of the player is a push, the dealer shall not collect or pay the wager but shall immediately collect the cards of that player

(g) Each winning wager shall be paid in accordance with the payout odds listed in Section 12 or as otherwise approved by the Commission. After paying all winning wagers, the dealer shall immediately collect the cards of all winning players and on the last hand the dealer will take the community cards and place them in the discard rack.

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

#### **11. Procedures for completion of each round of play for version with permissible bet wager**

(a) After the dealing procedures required by Sections 7, 8 or 9 have been completed, each player shall examine his or her cards.

1. Each player who wagers at colorado hold 'em poker shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player.
2. Each player shall be required to keep his or her cards in full view of the dealer at all times.

(b) After each player has examined his or her cards, the dealer shall, beginning with the player farthest to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to play or declare an instant winner.

1. If a player chooses to continue play, the player may place an additional wager ("bet wager") exactly equal to the amount of the player's initial wager in the betting area designated "bet." The player must then select one card from the three cards initially dealt to him or her, and discard the selected card by placing it face down in the designated area in front of the player.
2. If the three cards initially dealt to the player qualify as a three card instant winner in accordance with Section 3, the player may:
  - i. Choose to declare an instant winner by turning all three cards face up. A player declaring and qualifying for an instant winner may not make any additional wager for that round of play. The dealer shall verify that the player's hand qualifies for a payout as an instant winner. The dealer shall thereupon pay the initial wager in accordance with Section 13(b), collect

the cards dealt to the player and place them in the discard rack before exposing any community card; or

ii. Choose not to declare an instant winner, in which event he or she may continue the current round of play in accordance with this section.

(c) After each player has made a decision to play or declare an instant winner, the dealer shall turn the three community cards face up in the designated area in front of the dealer.

(d) Except as otherwise provided in (h) below after the community cards are exposed, the dealer shall, beginning with the player farthest to his or her right and continuing counterclockwise around the table, turn face up the two cards of each player who has placed a wager in accordance with (b)1 above.

1. The three community cards and two remaining cards dealt to each player shall form the five card hand of each player.
2. The dealer shall examine the cards of each player to determine if the player's hand qualifies for a payout pursuant to Section 13 starting with the hand furthest to the dealer's right and continuing around the table in a counterclockwise direction.

(e) Any wager on a hand which has a rank that is lower than a pair of nines shall be a losing wager. All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. The cards of any player who has made a losing wager shall be collected and placed in the discard rack.

(f) Any wager on a hand which has a rank of a pair of nines or tens shall be a push. If the hand of the player is a push, the dealer shall not collect or pay the wager but shall immediately collect the cards of that player.

(g) Each winning wager shall be paid in accordance with the payout odds listed in Section 13 or as otherwise approved by the Commission.

(h) After paying and taking all wagers, the dealer shall immediately collect the cards of last player and take the community cards and place them in the discard rack.

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

## **12. Payout odds for version with required bet wager**

(a) The payout odds for winning wagers at colorado hold 'em poker printed on any 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."

(b) Subject to the payout limitation in (c) below, a gaming licensee offering the version with a required bet wager shall pay off each winning wager at the game of colorado hold 'em poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-kind	40 to 1
Full House	11 to 1
Flush	8 to 1

Straight	5 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
Pair of Tens, Jacks, Queens, Kings or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required by (b) above, a gaming licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Commission that is payable to a player on a single hand, exclusive of any amount payable on a winning bonus wager. If the established 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.

(d) A gaming licensee shall pay off each winning bonus wager at no less than the following odds:

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	10,000 to 1
Straight Flush	1000 to 1
Four-of-a-kind	100 to 1
Full House	50 to 1
Flush	25 to 1
Straight	15 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two Pair	1 to 1
Pair of Jacks or Better	Push

**13. Payout odds for version with permissible bet wager**

(a) The payout odds for winning wagers at colorado hold 'em poker printed on any 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."

(b) Subject to the payout limitation in (c) below, a gaming licensee offering the version with a permissible bet wager shall pay off each winning wager at the game of colorado hold 'em poker at no less than the following odds:

<u>Wager</u>	<u>Payout Odds</u>
Royal Flush	500 to 1
Straight Flush	100 to 1
Four-of-a-kind	25 to 1
Full House	10 to 1
Flush	8 to 1

Straight	5 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two pair	2 to 1
Pair of Jacks, Queens, Kings or Aces	1 to 1

(c) Notwithstanding the minimum payout odds required by (b) above, a gaming licensee may establish a maximum amount of \$50,000 or such greater amount as approved by the Commission that is payable to a player on a single hand, exclusive of any amount payable on a winning bonus wager. If the established 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.

(d) A gaming licensee shall pay off each winning bonus wager at no less than the following odds:

<u>Wager</u>	<u>Bonus Payout</u>
Royal Flush	10,000 to 1
Straight Flush	1000 to 1
Four-of-a-kind	100 to 1
Full House	50 to 1
Flush	25 to 1
Straight	15 to 1
Three Card Straight Flush (Instant Winner)	5 to 1
Three-of-a-kind (Instant Winner)	5 to 1
Three-of-a-kind	3 to 1
Two Pair	1 to 1
Pair of Jacks or Better	Push

#### **14. Irregularities**

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

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

(c) If any player or the area designated for the placement of the community cards is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If a player erroneously declares an immediate winner, that player's hand shall be void and that player shall lose his or her initial wager.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

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