

## 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.