

# RULES AND REGULATIONS

## Title 58—RECREATION

### FISH AND BOAT COMMISSION

[ 58 PA. CODE CHS. 75 AND 79 ]

#### Fishing

The Fish and Boat Commission (Commission) amends Chapters 75 and 79 (relating to endangered species; and reptiles and amphibians). The Commission is publishing this final-form rulemaking under the authority of 30 Pa.C.S. (relating to the Fish and Boat Code) (code) and other authorities described as follows.

#### A. Effective Date

This final-form rulemaking will go into effect immediately upon publication of this order in the *Pennsylvania Bulletin*.

#### B. Contact Person

For further information on the final-form rulemaking, contact Jason E. Oyler, Esq., P. O. Box 67000, Harrisburg, PA 17106-7000, (717) 705-7810. This final-form rulemaking is available on the Commission's web site at [www.fish.state.pa.us](http://www.fish.state.pa.us).

#### C. Statutory Authority

These amendments are published under the statutory authority of section 506 of The Administrative Code of 1929 (71 P. S. § 186). These amendments also are published in accordance with section 204 of the act of July 31, 1968 (P. L. 769, No. 240) known as the Commonwealth Documents Law (CDL) (45 P. S. § 1204), which provides that an agency may omit or modify the procedures specified in sections 201 and 202 of the CDL if the administrative regulation or change relates to agency organization, management or personnel; agency procedure or practice; or Commonwealth property or if the agency for good cause finds (and incorporates the finding and a brief statement of the reasons therefor in the order adopting the administrative regulation or change therein) that the procedures specified in sections 201 and 202 of the CDL are under the circumstances impracticable, unnecessary or contrary to the public interest.

#### D. Purpose and Background

Under 58 Pa. Code § 51.5 (relating to correction of regulations), the Executive Director is authorized to take immediate corrective action on the Commission's behalf if the Executive Director or the Commission's staff discovers an error or omission in the text of a Commission regulation as published in the *Pennsylvania Code* or *Pennsylvania Bulletin*. Taxonomy and species nomenclature is a dynamic field where the classification of species, both common and scientific names, occurs on a regular basis. Based on the most recent compilation of information on the taxonomy of reptiles and amphibians, the Commission reviewed its regulations that refer to specific species of reptiles and amphibians. This review has revealed that there are inaccuracies in the text of several Commission regulations as related to the common and scientific names of reptiles and amphibians, as more particularly described in the summary of changes. The purpose of this final-form rulemaking is to correct these inaccuracies and update the Commission's regulations with the latest scientific consensus on the proper species nomenclature.

#### E. Summary of Changes

Taxonomy and species nomenclature is a dynamic field, and research geneticists are regularly revising the classification of species. Recognizing the importance of maintaining consistency in the use of both scientific and common names of reptiles and amphibians for regulatory, conservation and educational applications, two herpetological societies maintain regularly updated lists of common and scientific names of reptiles and amphibians.

The Center for North American Herpetology (CNAH) serves as a data bank for information about North American amphibians, turtles, reptiles and crocodylians. The sixth edition of their common name compilation (Collins and Taggart 2009), published in printed form on April 5, 2009, lists 621 species of amphibians, turtles, reptiles and crocodylians in the United States and Canada, an increase of 167 species since 1978 and an increase of 232 species since 1956. The Society for the Study of Amphibians and Reptiles (SSAR), a nonprofit organization established to advance research, conservation and education concerning amphibians and reptiles, publishes a similar list of the scientific and common names of North American amphibians and reptiles (Crother 2008).

The Herpetological Technical Committee of the Pennsylvania Biological Survey (PABS) recently undertook a comprehensive review of the Commonwealth's list of native species of reptiles and amphibians and has recommended numerous name changes to better reflect current taxonomic understanding and maintain consistency with the herpetological community. The PABS is a nonprofit scientific, educational and advisory organization that was formed to foster the perpetuation of the natural biological diversity of the Commonwealth. It has a number of technical committees that serve in an advisory role to Commission staff. Each technical committee of the PABS is made up of volunteer taxonomic experts recognized in their field.

All of the proposed name changes were recommended by the PABS to update the Commission's regulations and maintain consistency with the published lists referenced previously. In cases where the two lists (CNAH and SSAR) conflicted, the PABS committee determined the name that would be most consistent with current use in this Commonwealth, for the most part deferring to Crother (2008).

(1) Section 75.1(c)(2) and (3) (relating to endangered species) has been revised as follows: The revised scientific name of the New Jersey Chorus Frog is *Pseudacris kalmi*; the Coastal Plain Leopard Frog, *Rana sphenoccephala*, has been removed from the large and predominately Eurasian genus, *Rana*, and is now classified as the Southern Leopard Frog, *Lithobates sphenoccephalus utricularius*.

(2) Section 75.2(c)(2) (relating to threatened species) has been revised to change the common name of the Red-bellied Turtle to the Eastern Redbelly Turtle. This change will provide consistency with other published lists for this species.

(3) Section 75.3(c)(1) and (2) (relating to candidate species) has been revised as follows: The revised scientific name of the Blanding's Turtle is *Emydoidea blandingii*; the revised common and scientific name for the Broad-headed Skink, *Eumeces laticeps*, is Broadhead Skink, *Plestiodon laticeps*.

(4) Section 79.3(h) (relating to season and daily possession limits) has been revised as follows:

- The revised scientific names for the Blanding’s Turtle and Broadhead Skink outlined for § 75.3(c) have been made.
- The common name for the Northern Copperhead has been changed to simply Copperhead as the “northern” designation belongs to a subspecific designation that is not in use in this Commonwealth.
- The scientific name of the Eastern Worm Snake has been revised to *Carphophis amoenus amoenus*.
- The scientific name of the Northern Coal Skink has been revised to *Plestiodon anthracinus anthracinus*.
- The common and scientific names for the Ravine Salamander, *Plethodon richmondi*, have been revised to Northern Ravine Salamander, *Plethodon electromorphus*, to reflect its classification as a distinct species of Ravine Salamander.
- The Striped Chorus Frog Complex, *Pseudocris feriarum feriarum*, *Pseudocris feriarum triseriata* has been split into Upland Chorus Frog, *Pseudocris feriarum*, and Western Chorus Frog, *Pseudocris triseriata*.
- The scientific name of the Bullfrog has been revised to *Lithobates catesbeiana*, to remove it from the large and predominately Eurasian genus *Rana*.
- The common and scientific names of the Green Frog, *Rana clamitans*, have been revised to Northern Green Frog, *Lithobates clamitans melanotus*, to remove it from the large and predominately Eurasian genus *Rana*.
- The common and scientific names of the Smooth Earth Snake, *Virginia valeriae*, have been revised to Eastern Smooth Earth Snake, *Virginia valeriae valeriae*, to promote consistency with published lists.

(5) Section 79.6(a) and (b) (relating to venomous snake permits) has been revised to substitute the new common name of “Copperhead” for “Northern Copperhead.”

The Commission has adopted the amendments to §§ 75.1, 75.2, 75.3, 79.3 and 79.6 to read as set forth in Annex A.

**F. Paperwork**

This final-form rulemaking will not increase paperwork and will create no new paperwork requirements.

**G. Fiscal Impact**

This final-form rulemaking will have no adverse fiscal impact on the Commonwealth or its political subdivisions. The final-form rulemaking will impose no new costs on the private sector or the general public.

**H. Public Involvement**

Under section 204 of the CDL (45 P.S. § 1204), an agency may omit the procedures specified in sections 201 and 202 of the CDL if the agency finds that these procedures are impractical or unnecessary or if the administrative regulation or change relates to agency procedure or practice. The Commission, therefore, did not publish these amendments as a notice of proposed rule-making or solicit public comment.

**Findings**

The Commission finds:

(1) Inaccuracies with respect to the most up-to-date scientifically recognized common and scientific names of

species were discovered in the text of 58 Pa. Code §§ 75.1, 75.2, 75.3, 79.3 and 79.6 as published in the *Pennsylvania Code*.

(2) Under § 51.5, the Executive Director is authorized to take immediate corrective action on behalf of the Commission, including, if necessary, the issuance of an order to make the necessary correction, if the Executive Director or the Commission’s staff discovers an error or omission in the text of a Commission regulation as published in the *Pennsylvania Code*.

(3) The nature of the amendments is minor and designed to update the common and scientific names of species contained within the Commission’s regulations to reflect the latest taxonomy and species nomenclature.

(4) The changes adopted in this final-form rulemaking do not affect the substance of the Commission’s regulations in any way, as no species is added or removed and no changes in any seasons, sizes and creel limits are made.

(5) Seeking public comment on the updating of the common and scientific names of these species is unnecessary and impractical.

(6) For the foregoing reasons, the Commission finds that the procedures of sections 201 and 202 of the CDL are impracticable and unnecessary for this rulemaking.

**Order**

The Commission, acting under the authorizing statutes, orders that:

(a) The regulations of the Commission, 58 Pa. Code Chapters 75 and 79, are amended by amending §§ 75.1, 75.2, 75.3, 79.3 and 79.6 to read as set forth in Annex A, with ellipses referring to the existing text of the regulations.

(b) The Acting Executive Director will submit this order and Annex A to the Attorney General for approval as to legality as required by law.

(c) The Acting Executive Director shall certify this order and Annex A and deposit the same with the Legislative Reference Bureau as required by law.

(d) This order shall take effect immediately upon publication in the *Pennsylvania Bulletin*.

BRIAN P. BARNER  
Acting Executive Director

**Fiscal Note:** 48A-217. No fiscal impact; (8) recommends adoption.

**Annex A**

**TITLE 58. RECREATION**

**PART II. FISH AND BOAT COMMISSION**

**Subpart B. FISHING**

**CHAPTER 75. ENDANGERED SPECIES**

**§ 75.1. Endangered species.**

\* \* \* \* \*

(c) *Reptiles and amphibians*. The following species are endangered:

- (1) Bog Turtle, *Glyptemys muhlenbergii*.
- (2) New Jersey Chorus Frog, *Pseudacris kalmi*.
- (3) Southern Leopard Frog, *Lithobates sphenoccephalus utricularius*.

- (4) Massasauga Rattlesnake, *Sistrurus catenatus*.
- (5) Kirtland's Snake, *Clonophis kirtlandii*.
- (6) Eastern Mud Salamander, *Pseudotriton m. montanus*.
- (7) Eastern Spadefoot Toad, *Scaphiopus holbrookii*.
- (8) Rough Green Snake, *Opheodrys aestivus*.

\* \* \* \* \*

§ 75.2. Threatened species.

\* \* \* \* \*

(c) *Amphibians and reptiles*. The following species are threatened:

- (1) Green Salamander, *Aneides aeneus*.
- (2) Eastern Redbelly Turtle, *Pseudemys rubriventris*.

\* \* \* \* \*

§ 75.3. Candidate species.

\* \* \* \* \*

- (c) *Amphibians and reptiles*.
- (1) Blandings Turtle, *Emydoidea blandingii*.
- (2) Broadhead Skink, *Plestiodon laticeps*.
- (3) Timber Rattlesnake, *Crotalus horridus*.

CHAPTER 79. REPTILES AND AMPHIBIANS

§ 79.3. Season and daily possession limits.

\* \* \* \* \*

(h) The following seasons, sizes, catch and possession limits apply to reptiles and amphibians except endangered and threatened species:

SPECIES	SEASON	DAILY LIMIT	POSSESSION LIMIT
Bullfrog ( <i>Lithobates catesbeiana</i> )	July 1 to October 31	10 (combined species)	20 (combined species)
Northern green frog ( <i>Lithobates clamitans melanotus</i> )	July 1 to October 31	10 (combined species)	20 (combined species)
Common snapping turtle ( <i>Chelydra serpentina</i> )	July 1 to October 31	15	30
Blanding's turtle ( <i>Emydoidea blandingii</i> )	No open season	0	0
Spotted turtle ( <i>Clemmys guttata</i> )	No open season	0	0
Wood turtle ( <i>Glyptemys insculpta</i> )	No open season	0	0
Eastern box turtle ( <i>Terrapene carolina carolina</i> )	No open season	0	0
Broadhead skink ( <i>Plestiodon laticeps</i> )	No open season	0	0
Northern coal skink ( <i>Plestiodon anthracinus anthracinus</i> )	No open season	0	0
Mudpuppy ( <i>Necturus maculosus</i> )	No open season	0	0
Eastern hellbender ( <i>Cryptobranchus alleganiensis alleganiensis</i> )	No open season	0	0
Marbled salamander ( <i>Ambystoma opacum</i> )	No open season	0	0
Jefferson salamander ( <i>Ambystoma jeffersonianum</i> )	No open season	0	0
Four-toed salamander ( <i>Hemidactylium scutatum</i> )	No open season	0	0
Northern ravine salamander ( <i>Plethodon electromorphus</i> )	No open season	0	0
Northern cricket frog ( <i>Acris crepitans crepitans</i> )	No open season	0	0
Mountain chorus frog ( <i>Pseudacris brachyphona</i> )	No open season	0	0
Upland chorus frog ( <i>Pseudacris feriarum</i> )	No open season	0	0
Western chorus frog ( <i>Pseudacris triseriata</i> )	No open season	0	0
Northern fence lizard ( <i>Sceloporus undulatus</i> )	No open season	0	0
Queen snake ( <i>Regina septemvittata</i> )	No open season	0	0
Shorthead garter snake ( <i>Thamnophis brachystoma</i> )	No open season	0	0
Eastern ribbon snake ( <i>Thamnophis sauritus</i> )	No open season	0	0

<i>SPECIES</i>	<i>SEASON</i>	<i>DAILY LIMIT</i>	<i>POSSESSION LIMIT</i>
Mountain earth snake ( <i>Virginia pulchra</i> )	No open season	0	0
Eastern smooth earth snake ( <i>Virginia valeriae valeriae</i> )	No open season	0	0
Smooth green snake ( <i>Liochlorophis vernalis</i> )	No open season	0	0
Eastern hognose snake ( <i>Heterodon platirhinos</i> )	No open season	0	0
Eastern worm snake ( <i>Carphophis amoenus amoenus</i> )	No open season	0	0
Amphibian eggs and tadpoles	No closed season	15 (combined species)	15 (combined species)
Timber rattlesnake ( <i>Crotalus horridus</i> )	Second Saturday in June to July 31*	1 annual limit** (must be at least 42 inches in length, measured lengthwise along the dorsal surface from the snout to the tail, excluding the rattle, and must possess 21 or more subcaudal scales.)	
Copperhead ( <i>Agkistrodon contortrix</i> )	Second Saturday in June to July 31	1 annual limit**	
Native species not listed in this subsection	No closed season	1	1

\* It is unlawful for a person to hunt, take, catch or kill timber rattlesnakes west of Route 15 and south of Interstate 81 to the Maryland line where there is no open season.

\*\* It is unlawful for a person to take, catch or kill more than one timber rattlesnake or copperhead per calendar year except as provided in § 79.7(f) (relating to organized reptile and amphibian hunt permits). It is unlawful for a person to possess more than one timber rattlesnake or copperhead at any time except as provided in § 79.7(f).

§ 79.6. **Venomous snake permits.**

(a) *Application.* The Commission finds, under section 2904 of the code (relating to permits for protection and management of particular fish), that it is necessary for the proper protection and management of the timber rattlesnake (*Crotalus horridus*) and copperhead (*Agkistrodon contortrix*) that persons who hunt, take, catch or kill these species have a permit for the activity. Application for a permit must be made on a form prescribed by the Commission and accompanied by the appropriate fee. Permits may be obtained by applying to: Natural Diversity Section Chief, Division of Environmental Services, 450 Robinson Lane, Bellefonte, Pennsylvania 16823-9616. The fee for residents is \$25 per year; the fee for nonresidents is \$50 per year. The denial of a permit under this section is appealable in the manner provided by Chapter 51, Supchapter E (relating to permit procedures).

(b) *Required permit.* It is unlawful to hunt, take, catch, kill or possess a timber rattlesnake or copperhead, in whole or in parts, without first procuring the required permit from the Commission. The required permit shall be in the possession of the permittee at all times while hunting. Permittees shall comply with the terms and conditions of the permit and furnish the reports required thereby. It is unlawful to alter, borrow, lend or transfer a permit under this section.

\* \* \* \* \*

[Pa.B. Doc. No. 10-497. Filed for public inspection March 19, 2010, 9:00 a.m.]

**FISH AND BOAT COMMISSION**

[ 58 PA. CODE CH. 111 ]

**Boating**

The Fish and Boat Commission (Commission) amends Chapter 111 (relating to special regulations counties). The Commission is publishing this final-form rulemaking under the authority of 30 Pa.C.S. (relating to the Fish and Boat Code) (code).

*A. Effective Date*

The final-form rulemaking will go into effect immediately upon publication in the *Pennsylvania Bulletin*.

*B. Contact Person*

For further information on the final-form rulemaking, contact Jason E. Oyler, Esq., P. O. Box 67000, Harrisburg, PA 17106-7000, (717) 705-7810. This final-form rulemaking is available on the Commission's web site at [www.fish.state.pa.us](http://www.fish.state.pa.us).

*C. Statutory Authority*

The amendment to § 111.56 (relating to Somerset County), adding Subsections (c), (d) and (e), is published under the statutory authority of section 5124 of the code (relating to particular areas of water).

*D. Purpose and Background*

The final-form rulemaking is designed to improve, enhance and update the Commission's boating regulations. The specific purpose of the amendment is described in more detail under the summary of changes. The Commission's Boating Advisory Board previously considered the proposal and recommended that the Commission approve the publication of a notice of proposed rulemaking containing the amendment.

### E. Summary of Changes

A recent review of § 111.56 showed that Lake Somerset, High Point Lake, and Cranberry Glade Lake were not included when the Commission reorganized its boating regulations in 1994. These lakes were inadvertently omitted at the time and thus were not part of the rulemaking package that was published in the *Pennsylvania Bulletin*. The Commission therefore has amended § 111.56 to add these overlooked lakes as set forth in the notice of proposed rulemaking. It is noted that because these lakes are owned or controlled by the Commission, it is already illegal to operate boats with internal combustion motors under § 53.8(a) (relating to boats).

### F. Paperwork

The final-form rulemaking will not increase paperwork and will not create new paperwork requirements.

### G. Fiscal Impact

The final-form rulemaking will have no adverse fiscal impact on the Commonwealth or its political subdivisions. The final-form rulemaking will impose no new costs on the private sector or the general public.

### H. Public Comments

A notice of proposed rulemaking containing the proposed amendment was published at 39 Pa.B. 5916 (October 10, 2009). The Commission did not receive any public comments regarding the proposal.

### Findings

The Commission finds that:

(1) Public notice of intention to adopt the amendment adopted by this order has been given under sections 201 and 202 of the act of July 31, 1968 (P. L. 769, No. 240) (45 P. S. §§ 1201 and 1202) and the regulations promulgated thereunder, 1 Pa. Code §§ 7.1 and 7.2.

(2) A public comment period was provided, and no public comments were received.

(3) The adoption of the amendment of the Commission in the manner provided in this order is necessary and appropriate for administration and enforcement of the authorizing statutes.

### Order

The Commission, acting under the authorizing statutes, orders that:

(a) The regulations of the Commission, 58 Pa. Code Chapter 111, are amended by amending § 111.56 to read as set forth in 39 Pa.B. 5916.

(b) The Acting Executive Director will submit this order and 39 Pa.B. 5916 to the Office of Attorney General for approval as to legality and form as required by law.

(c) The Acting Executive Director shall certify this order and 39 Pa.B. 5916 and deposit them with the Legislative Reference Bureau as required by law.

(d) This order shall take effect immediately upon publication in the *Pennsylvania Bulletin*.

BRIAN P. BARNER,  
Acting Executive Director

**Fiscal Note:** Fiscal Note 48A-214 remains valid for the final adoption of the subject regulation.

[Pa.B. Doc. No. 10-498. Filed for public inspection March 19, 2010, 9:00 a.m.]

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**PENNSYLVANIA GAMING CONTROL BOARD**  
**[ 58 PA. CODE CHS. 535, 541, 543, 545 AND 551 ]**  
**Temporary Table Game Rules for Pai Gow,**  
**Minibaccarat, Midibaccarat, Baccarat and Span-**  
**ish 21**

The Pennsylvania Gaming Control Board (Board), under its general authority in 4 Pa.C.S. § 1303A (relating to temporary table game regulations) enacted by the act of January 7, 2010 (Act 1) and the specific authority in 4 Pa.C.S. § 1302A(1)—(4) (relating to regulatory authority), adopts temporary regulations in Chapters 535, 541, 543, 545 and 551 to read as set forth in Annex A. The Board's temporary regulations will be added to Part VII (relating to Gaming Control Board) as part of Subpart K (relating to table games).

### Purpose of the Temporary Rulemaking

This temporary rulemaking contains table game rules for Pai Gow, Minibaccarat, Midibaccarat, Baccarat and Spanish 21.

### Explanation of Chapters 535, 541, 543, 545 and 551

Chapter 535 (relating to Pai Gow) contains the rules governing the play of Pai Gow, which is a game that uses dice and tiles instead of cards. The provisions in this chapter address: definitions of terms; physical characteristics of Pai Gow tables; tiles and other related equipment; the number and use of dice; the opening of Pai Gow tables; the procedures for shuffling and dealing tiles; wagers; procedures for completion of each round of play; payment and collection of wagers and vigorish; and how irregularities in play are to be handled.

Chapters 541, 543 and 545 (relating to Minibaccarat; Midibaccarat; and Baccarat) contain the rules for the versions of baccarat that the certificate holders may offer. Each of these chapters is organized in a similar manner which includes: definitions of terms; the layout of tables used; the decks of cards to be used; the opening of tables; the procedures for shuffling, cutting and dealing; the value of cards and how to determine a hand's point count; the wagers that may be made; the procedures for the actual play of each game; the collection of losing wagers and payment of winning wagers; the minimum payout odds; and how irregularities in play are to be handled.

Chapter 551 (relating to Spanish 21) establishes the rules for the game of Spanish 21. Included in this chapter are: definitions for terms used in this game; the requirements pertaining to Spanish 21 tables and other equipment used in the play of this game; provisions governing the number of decks of cards that are required and the value of each card; procedures for the inspection of the cards and the procedures for shuffling and cutting of the cards before they are dealt; the procedures for dealing the initial two cards and subsequent cards and the collection of the cards at the end of a round of play; the wagers that may be placed, what constitutes a winning or losing wager and the collection and payment of wagers; provisions which allow certificate holder's to determine whether or not players may play at multiple adjacent

positions at the Spanish 21 table; and provisions addressing unusual circumstances that might arise during the play of the game.

*Affected Parties*

Slot machine licensees who elect to become certificate holders will be required to hire and train dealers for the table games they wish to offer and purchase the equipment necessary to conduct the table games.

The Board will experience increased regulatory demands resulting from the implementation of table games. The most significant increases will be the hiring of additional casino compliance agents to oversee the operation of the table games at the licensed facilities and increased number of license and occupation permit applications that will have to be processed by the Bureau of Licensing.

*Fiscal Impact*

*Commonwealth*

The Board expects that it will experience increased costs related to adding additional staff at the licensed facilities and at its offices to handle the increased licensing and oversight requirements that will result from the introduction of table games. Because the Board is just starting to receive petitions from slot machine licensees seeking permission to conduct table games, the extent of these additional costs are not known. However, the Board does not expect these increased costs to exceed the additional funding provided to the Board under Act 1.

*Political Subdivisions*

This rulemaking will have no direct fiscal impact on political subdivisions of this Commonwealth. Eventually, host municipalities and counties will benefit from the local share funding that is mandated by Act 1.

*Private Sector*

This rulemaking will result in additional costs for slot machine licensees who elect to become certificate holders. More specifically, certificate holders will be required to purchase equipment to conduct the table games they elect to offer and to hire and train employees to operate table games. While these costs are expected to be significant, they will be offset by the revenues generated from the table games.

*General Public*

This rulemaking will have no direct fiscal impact on the general public.

*Paperwork Requirements*

This rulemaking will require certificate holders to file Rules Submissions for each table game they elect to offer. These filings may take the form of standardized checklists for each game and should be relatively simple to fill out.

*Effective Date*

This temporary rulemaking will become effective upon publication in the *Pennsylvania Bulletin*.

*Public Comments*

While this rulemaking will be effective upon publication, the Board is seeking comments from the public and affected parties as to how this temporary regulation might be improved. Interested persons are invited to submit written comments, suggestions or objections regarding this temporary rulemaking within 30 days after the date of publication in the *Pennsylvania Bulletin* to

Richard Sandusky, Director of Regulatory Review, Pennsylvania Gaming Control Board, P. O. Box 69060, Harrisburg, PA 17106-9060, Attention: Public Comment on Regulation #125-113.

*Contact Person*

The contact person for questions about this rulemaking is Richard Sandusky, Director of Regulatory Review at (717) 214-8111.

*Regulatory Review*

Under 4 Pa.C.S. § 1303A, the Board is authorized to adopt temporary regulations which are not subject to the provisions of: sections 201—205 of the act of July 31, 1968 (P. L. 769, No. 240) (45 P. S. §§ 1201—1208), referred to as the Commonwealth Documents Law (CDL); the Regulatory Review Act (71 P. S. §§ 745.1—745.12); and sections 204(b) and 301(10) of the Commonwealth Attorneys Act (71 P. S. §§ 732-204(b) and 732-301(10)). These temporary regulations shall expire 2 years after publication in the *Pennsylvania Bulletin*.

*Findings*

The Board finds that:

(1) Under 4 Pa.C.S. § 1303A, the temporary regulations are exempt from the requirements of the Regulatory Review Act, sections 201—205 of the CDL and sections 204(b) and 301(10) of the Commonwealth Attorney Act.

(2) The adoption of the temporary regulations is necessary and appropriate for the administration and enforcement of 4 Pa.C.S. Part II (relating to gaming).

*Order*

The Board, acting under 4 Pa.C.S. Part II, orders that:

(1) The regulations of the Board, 58 Pa. Code, are amended by adding temporary §§ 535.1—535.13, 541.1—541.15, 543.1—543.14, 545.1—545.15 and 551.1—551.16 to read as set forth in Annex A.

(2) The temporary regulations are effective March 20, 2010.

(3) The temporary regulations will be posted on the Board's web site and published in the *Pennsylvania Bulletin*.

(4) The temporary regulations shall be subject to amendment as deemed necessary by the Board.

(5) The Chairperson of the Board shall certify this order and Annex A and deposit them with the Legislative Reference Bureau as required by law.

GREGORY C. FAJT,  
Chairperson

**Fiscal Note:** 125-113. No fiscal impact; (8) recommends adoption.

**Annex A**

**TITLE 58. RECREATION**

**PART VII. GAMING CONTROL BOARD**

**Subpart K. TABLE GAMES**

**CHAPTER 535. PAI GOW**

Sec.	Definitions.
535.1.	Pai Gow table; Pai Gow shaker; physical characteristics.
535.2.	Pai Gow tiles; physical characteristics.
535.3.	Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand.
535.4.	Dice; number of dice; Pai Gow shaker.
535.5.	Opening of the table for gaming; shuffling procedures.
535.6.	Wagers.
535.7.	

- 535.8. Procedures for dealing the tiles.  
 535.9. Alternative dealing procedures.  
 535.10. Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish.  
 535.11. Player bank; co-banking; selection of bank; procedures for dealing.  
 535.12. Irregularities; invalid roll of the dice.  
 535.13. A player wagering on more than one betting area.

### § 535.1. Definitions.

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

*Copy hand*—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.

*High hand*—The two tile hand formed with two of the four tiles dealt that ranks higher than the hand formed from the remaining two tiles.

*Low hand*—The two tile hand formed with two of the four tiles dealt that rank lower than the hand formed from the remaining two tiles.

*Marker*—An object used to designate the bank and the co-bank, as approved by the Bureau of Gaming Operations.

*Setting the hands*—The process of forming a high hand and a low hand from the four dealt tiles.

*Supreme Pair*—The pair of tiles that form the highest ranking hand formed with the Six (2-4) tile and the Three (1-2) tile.

*Value*—The numerical point value assigned to a pair of tiles in accordance with the provisions of § 535.4 (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand).

### § 535.2. Pai Gow table; Pai Gow shaker; physical characteristics.

(a) Pai Gow shall be played at a table having on one side places for six players and on the opposite side a place for the dealer.

(b) The layout for a Pai Gow table shall be approved by the Bureau of Gaming Operations and contain, at a minimum, the following:

(1) Six separate designated betting areas for the players at the table with each area being numbered one through six.

(2) A separate area, located to the left of the dealer, for the placement of four tiles which shall be referred to as the Dead Hand.

(3) The name or logo of the certificate holder offering the game.

(c) Each Pai Gow table must have a drop box with a tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, in locations approved by the Bureau of Gaming Operations.

(d) Pai Gow shall be played with a Pai Gow shaker, approved by the Bureau of Gaming Operations, used to shake three dice before each hand of Pai Gow is dealt to determine the starting position for the dealing of the Pai Gow tiles. The Pai Gow shaker shall be designed and constructed to maintain the integrity of the game and, at a minimum, adhere to the following specifications:

(1) The Pai Gow shaker must be capable of housing three dice and be designed to prevent the dice from being seen while being shaken by the dealer.

(2) The Pai Gow shaker must have the name or logo of the certificate holder imprinted or impressed thereon.

### § 535.3. Pai Gow tiles; physical characteristics.

(a) Pai Gow shall be played with a set of 32 rectangular tiles. Each tile in a set must be identical in size and shading to every other tile in the set.

(b) Each tile used must:

(1) Be made of a nontransparent black material, formed in the shape of a rectangle, and be no smaller than 2.5 inches in length, 1 inch in width and .375 of an inch in thickness.

(2) Have the surface of each of its sides perfectly flat, except that the front side of each tile must contain spots which extend into the tile exactly the same distance as every other spot.

(3) Have on the back of each tile an identifying feature unique to each certificate holder.

(4) Have an identical texture and finish on each side, with the exception of the front side containing the spots.

(5) Have no tile within a set contain any marking, symbol or design that enables a person to know the identity of any element on the front side of the tile or that will distinguish any tile from any other tile within a set.

(6) Have identifying spots on the front side of the tiles which are either red or white or both.

(c) Each set of tiles must be composed of 32 tiles with the identifying spots set forth in § 535.4(g) (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand).

(d) Each set of tiles shall be packaged separately and completely sealed in a manner so that any tampering shall be evident.

### § 535.4. Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand.

(a) 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 a permissible pair of tiles shall rank higher than a hand which does not contain any permissible pair. The permissible pairs of tiles and their rank, with the Supreme Pair being the highest or first ranking pair, are as follows:

<i>Ranking</i>	<i>Pairing</i>
	<i>Supreme Pair</i>
First	Six (2-4) and Three (1-2)
	<i>Matched Pairs</i>
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)

<i>Ranking</i>	<i>Pairing</i>
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)
<i>Mixed or Unmatched Pairs</i>	
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)
<i>Wongs</i>	
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)
<i>Gongs</i>	
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)

(b) When comparing high hands or low hands which are of identical permissible pair rank, the hand shall be considered a copy hand, and the dealer or, if applicable, the bank shall win the hand.

(c) Except as provided in subsection (e), when comparing the rank of high hands or low hands which do not contain any of the pairs listed in subsection (a), 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 total of the spots is a two digit number, the left digit of the 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.

(2) A hand composed of an eleven (5-6) and a seven (1-6) has a value of 8, because the numeric total of the hand is 18 and the left digit in the number 18 is discarded.

(d) If the tiles which form the Supreme Pair are used separately, the numeric total of the 1-2 tile may be counted as a 3 or a 6 and the numeric total of the 2-4 tile may be counted as a 3 or a 6. When the 1-2 tile is counted as 6, its individual ranking under subsection (g) shall be fifteenth instead of seventeenth and when the 2-4 tile is counted as 3, its individual ranking shall be seventeenth instead of fifteenth.

(e) 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.

(f) The individual ranking for each tile, from highest rank to lowest rank, is as follows:

<i>Ranking</i>	<i>Tile</i>	<i>Number of Tiles In Set</i>
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

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

**§ 535.5. 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.

(b) The Pai Gow shaker and the dice are the responsibility of the dealer and may never be left unattended while at the table.

(c) Dice that have been placed in a Pai Gow shaker for use in gaming may not remain on a table for more than 24 hours.

**§ 535.6. Opening of the table for gaming; shuffling procedures.**

(a) After receiving one set of tiles at the table, the dealer shall sort and inspect the tiles and the floorperson assigned to the table shall verify the inspection. Nothing in this section precludes a certificate holder from cleaning the tiles prior to the inspection required herein. The tiles at the gaming table shall be inspected as follows:

(1) Each set of tiles shall be sorted into pairs to assure that the Supreme Pair and all 15 matched and unmatched pairs as identified in § 535.4 (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand) are in the set.

(2) Each tile shall be placed side by side 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 the dealer finds that certain tiles are unsuitable for use, a floorperson or above shall bring another 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 floorperson or above.

(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 arriving at the table is afforded an opportunity to visually inspect the tiles, the tiles shall be turned face down on the table, mixed thoroughly by shuffling the tiles.

(d) The dealer shall mix the tiles with the heels of the palms of the hands. The dealer shall mix 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 to provide a random mixing. 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 subsection (d), a tile is turned over and exposed to the players, the entire set of tiles shall be remixed.

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

(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 dealer shall follow the procedures in subsections (c) and (d).

#### § 535.7. Wagers.

(a) Wagers at Pai Gow shall be made by placing gaming chips or plaques on the appropriate betting area of the Pai Gow layout. No verbal wagers accompanied by cash will be accepted.

(b) Only players who are seated at the Pai Gow table may place a wager. Once a player has placed a wager and received tiles, that player shall remain seated until the completion of the round of play. If a player leaves the table during a round of play, any wagers made by the player shall be considered abandoned and may be treated as losing wagers.

(c) Wagers shall be placed prior to the dealer announcing "no more bets" in accordance with the dealing procedures in § 535.8 (relating to procedures for dealing the tiles). No wager may be made, increased or withdrawn after the dealer has announced "no more bets."

#### § 535.8. Procedures for dealing the tiles.

(a) After the dealer has completed mixing and stacking the tiles, the dealer shall announce "no more bets." The dealer shall then shake the Pai Gow shaker at least three times 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 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.

(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 subsection (c) 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 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.

#### § 535.9. Alternative dealing procedures.

(a) As an alternative to the procedure in § 535.8 (relating to procedures for dealing the tiles), the dealer may, if specified in the certificate holder's Rules Submission under § 521.2 (relating to table games Rules Submissions), use one of the following procedures for dealing the tiles:

(1) *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.

(2) *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.

(3) *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.

(4) *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.

(5) *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.

(6) *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.

(7) *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.

(8) *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.

(9) *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.

**§ 535.10. 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 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 own hands and no other person except the dealer may touch the tiles of that player. If a player requests assistance in the setting of his hands, the dealer may inform the requesting player of the manner in which the certificate holder requires the hands of the dealer to be set in accordance with the certificate holder's Rules Submission under § 521.2 (relating to table games Rules Submissions). 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 may 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 hands by arranging the tiles into a high and low hand. The high hand shall be placed on the layout face up to his right and the low hand shall be placed on the layout face up to his left.

(d) The dealer shall comply with the following rules when setting his hands:

(1) If the dealer has the Supreme Pair, it shall be played as the Supreme Pair.

(2) If possible, the dealer shall always play a pair, Wong or Gong as set forth in § 535.4 (relating to Pai Gow tiles; ranking of hands, pairs and tiles; value of the hand).

(3) If the dealer does not have any combinations described in paragraph (1) or (2), the dealer shall play any two tiles together which have a value equal to nine, eight or seven.

(4) If the dealer does not have a combination listed in paragraph (1), (2) or (3), the dealer shall play the highest ranking tile with the lowest ranking tile.

(e) A player may surrender his wager after the hands of the dealer have been set. The player shall announce his intention to surrender prior to the dealer exposing either of the two hands of that player as provided for in subsection (g). Once the player has announced his intention to surrender, the dealer shall immediately collect the

wager from that player and 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 any other player at the table.

(f) After the dealer has set a high and low hand and collected the wagers and tiles for any wagers that are surrendered under subsection (e), 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.

(g) A wager 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. Losing wagers shall be collected immediately by the dealer and put in the table inventory container. The tiles of all losing hands shall be collected by the dealer immediately after he collects the losing wagers.

(h) A wager shall be a tie 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, lower in rank than the low hand of the dealer or has a value of zero.

(2) The high hand of the player is identical in rank to the high hand of the dealer 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) If a wager is a tie, the dealer shall return the player's wager and immediately collect the tiles of that player.

(j) A wager 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. 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. The tiles of all winning hands shall be collected by the dealer immediately after he pays the winning wagers.

(k) A winning Pai Gow wager shall be paid off by a certificate holder at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning player in an amount equal to 5% of the amount won; provided, however, that when collecting the vigorish, the certificate holder may round off the vigorish to 25 cents or the next highest multiple of 25 cents. A certificate holder shall collect the vigorish from a player at the time the winning payout is made.

(l) 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.

**§ 535.11. Player bank; co-banking; selection of bank; procedures for dealing.**

(a) A certificate holder may, in its Rules Submission under § 521.2 (relating to table games Rules Submissions), offer to all players at a Pai Gow table the

opportunity to bank the game. If the certificate holder elects this option, the provisions of this section control for any round of play in which a player is the bank and all the other provisions of this subchapter apply to the extent that they do not conflict with the provisions of this section.

(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 means the first round of play after the dealer is required to restack and shuffle the tiles in accordance with § 535.6 (relating to opening of the table for gaming; shuffling procedures).

(c) After the first round of play, 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. No player may 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 chapter.

(d) Before a player may bank a round of play, the dealer shall confirm 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.

(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 certificate holder may, in its Rules Submission under § 521.2, offer the player banking the round of play the option of having the certificate holder cover 50% of the wagers made during that round of play. If the certificate holder 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 certificate holder covers 50% of the winning wagers, it shall be known as co-banking and the dealer shall place a marker designating the player co-banking that round of play. When the dealer is co-banking, the dealer shall be responsible for setting the hand of the bank in the manner submitted to the Board in the certificate holder's Rules Submission. 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 under § 535.6, 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 the tiles in one of the following ways:

(1) One or more adjacent stacks of four tiles to the right or left end of the original eight stacks of tiles.

(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 as required under subsection (d) 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 specified in the certificate holder's Rules Submission. 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 subsection (k), the dealer shall place his wager on top of these tiles, instead of the marker otherwise required under § 535.8 (relating to procedures for dealing the tiles), before dealing the remaining tiles. If co-banking is in effect, the dealer may 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 styles of delivery described in § 535.9 (relating to alternative dealing procedures). If the bank does not choose a style of delivery, the dealer shall use the procedure in § 535.8(d). After the style of delivery has been determined, the dealer shall indicate the style of delivery to be used by verbally repeating the selected style of delivery, and taking such other action, as specified in the certificate holder's Rules Submission, that identifies the selected delivery style to the certificate holder's surveillance department, and moving certain stacks of tiles or individual tiles slightly forward, backward or diagonally in the manner described in § 535.9. 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, to the starting position as determined in subsection (j) and, moving counterclockwise around the table, deal all other positions including the Dead Hand and the dealer, regardless of whether there is a wager at the position. The dealer shall place his wager or marker, as applicable, on top of his stack of tiles immediately after the tiles are dealt.

(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 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's hand is a tie with the banker's hand, 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 tie. Losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, 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 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% vigorish in accordance with § 535.10 (relating to procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds; vigorish). Once the vigorish has been paid, the remaining amount shall be given to the bank.

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

(q) Each player who has a winning wager against the bank shall pay a 5% vigorish on the amount won to the dealer, in accordance with § 535.10.

(r) If co-banking is in effect, once the dealer has set the co-bank hand under subsection (e), 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 tie. Losing wagers shall be immediately collected and placed in the center of the table. After all hands have been exposed, 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 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 5% vigorish in accordance with § 535.10 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.

**§ 535.12. Irregularities; invalid roll of the dice.**

(a) If the dealer uncovers the Pai Gow shaker and all three dice have not landed 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, all wagers shall be returned to the players and the dealer shall reshuffle the tiles.

(d) If the dealer exposes any of the tiles dealt to a player, the player shall have the option of voiding the hand. Without looking at his unexposed tiles, the player shall make the decision either to play out the hand or to void the hand. If the player elects to void his hand, any wagers placed by the player shall be returned to the player.

(e) If a tile dealt to the dealer, the Dead Hand or any position where there is no wager is exposed, all hands shall be void, all wagers shall be returned to the players and the tiles shall be reshuffled.

(f) If the dealer does not set his hands in the manner set forth in the certificate holder’s Rules Submission under § 521.2 (relating to table games Rules Submissions), the hands shall be reset in accordance with the Rules Submission and the round of play completed.

**§ 535.13. A player wagering on more than one betting area.**

(a) A certificate holder may, if specified in the certificate holder’s Rules Submission under § 521.2 (relating to table games Rules Submissions), permit a player to wager on two adjacent betting areas at a Pai Gow table.

(b) If a certificate holder 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.

**CHAPTER 541. MINIBACCARAT**

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**§ 541.1. Definitions.**

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

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

**§ 541.2. Minibaccarat table physical characteristics.**

(a) Minibaccarat shall be played on a table having a place for the dealer on one side and on the opposite side, numbered places for a maximum of seven seated players.

(b) The dimensions of a Minibaccarat table shall be approved by the Bureau of Gaming Operations.

(c) The layout for a Minibaccarat table shall be approved by the Bureau of Gaming Operations and contain, at a minimum:

(1) The name or logo of the certificate holder offering the game.

(2) Specific areas designated for the placement of wagers on the Banker’s Hand, Players Hand and Tie Hand.

(3) A phrase that states the payout odds for Tie Bets.

(4) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish.

(5) An area designated for the placement of cards for the Player’s Hand and Banker’s Hand.

(d) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory float container or in a separate rack designed for the purpose of storing marker buttons. If a separate rack is used, the rack shall be placed in front of the table inventory float container during gaming activity.

(e) Each Minibaccarat table must have a drop box and a tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, in locations approved by the Bureau of Gaming Operations.

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

**§ 541.3. Cards; number of decks.**

(a) Except as provided in subsection (b), Minibaccarat shall be played with six to eight decks of cards having backs of the same color and design and two additional cover cards to be used in accordance with § 541.5 (relating to shuffle and cut of the 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) Each deck of cards must comply with the requirements of subsection (a).

(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 must be of the same 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 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.

(6) The cards from only one batch shall be placed in the discard rack at any given time.

(c) Except as provided in § 541.2(a) (relating to Minibaccarat table physical characteristics), the decks of cards opened for use at a Minibaccarat table shall be changed at least once every 4 hours.

**§ 541.4. Opening of a table for gaming.**

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect each deck of cards separately, facedown and the floorperson assigned to the table shall verify the inspection.

(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 in horizontal rows 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 a certificate holder uses an automated card shuffling device to play the game and two batches of six to eight decks of cards are received at the table as permitted under § 541.3(b) (relating to cards; number of decks), each deck of cards in each batch of cards shall be separately sorted, inspected, verified, laid out, inspected, washed and stacked in accordance with subsections (a), (b) and (c).

**§ 541.5. Shuffle and cut of the cards.**

(a) Immediately prior to the commencement of play, unless the cards were preshuffled, and after each dealing shoe of cards is completed, unless an automated shuffling device is used, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled by a dealer, 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.

(c) After shuffling the cards and, when applicable, reshuffling them, the dealer shall offer the stack of cards, with 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, shall offer the stack to each player until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(d) 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.

(e) 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, and the second cover card at the bottom 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 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 (c).

(g) Prior to commencement of play, the dealer shall remove the first card from the dealing shoe and place it, and an additional number of cards equal to the face value of the first card drawn, in the discard rack after all cards have been shown to the players. 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.

(h) 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 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 down on the table and:

(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 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 Bureau of Gaming Operations.

(ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Bureau of Gaming Operations.

**§ 541.6. Value; 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 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 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 only a Point Count of 2 since the digit 1 in the number 12 is discarded.

**§ 541.7. Dealing shoe.**

The cards used to play Minibaccarat shall be dealt from a manual dealing shoe specifically designed for that purpose.

**§ 541.8. Wagers.**

(a) The following wagers shall be permitted to be made by a player at 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.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Be void if the Banker's Hand and the Player's Hand have the same Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges vigorish in accordance with § 541.13(f) (relating to payout odds; vigorish), be charged a vigorish equal to 25% of the wager.

(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.

(ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand.

(iii) Be void 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 Bet 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.

(b) Wagers at Minibaccarat shall be made by placing gaming chips or plaques on the appropriate areas of the Minibaccarat layout. A verbal wager, accompanied by cash may be accepted provided the verbal wager is confirmed by the dealer calling the game and the cash is expeditiously converted into gaming chips or plaques.

(c) No wager at Minibaccarat may be made, increased or withdrawn after the dealer has announced "no more bets."

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

(a) There shall be two hands dealt in the game of 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 calling the game 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 constitute the first and second cards of the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand. The dealer shall deal the initial four cards in accordance with one of the following options selected in the certificate holder's Rules Submission under § 521.2 (relating to table games Rules Submissions):

(1) The dealer shall remove cards from the dealing shoe with his left hand, turn them face up and then place them on the appropriate area of the layout with his right hand. The first and third cards dealt shall be placed on the area designated for the Player's Hand and the second and fourth cards dealt shall be placed on the area designated for the Banker's Hand.

(2) 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 underneath the right corner of the dealing shoe until the Player's Hand is called as provided for in § 541.10 (relating to procedure for dealing a third card), at which time the second and fourth cards shall be turned face up and placed on the area designated for the Banker's Hand.

(d) Players may not handle, remove or alter any cards used to play Minibaccarat.

**§ 541.10. Procedure for dealing a third card.**

(a) After the dealer positions the cards in accordance with § 541.9(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 then 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 conformity with the requirements of § 541.11 (relating to rules for determining whether a third card shall be dealt).

(c) After the dealer positions the cards in accordance with § 541.9(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 by the dealer.

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

(e) Whenever the cover card appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, the cards shall be reshuffled.

**§ 541.11. Rules for determining whether a third card shall be dealt.**

(a) If the Player's Hand or the Banker's Hand after the initial two cards are dealt to each 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 on the first two cards is 0 to 7 inclusive, the Player's Hand shall:

(1) Draw (that is, take a third card) if the Player's Hand has a Point Count of less than 6.

(2) Stay (that is, 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 on the first two cards is 0 to 7 inclusive, the Banker's Hand shall draw (that is, take a third card) or stay (that is, not take a third card) 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

Point Count of Banker's Hand After Two Cards	Value of the Third Card Drawn by Player's Hand									
	0	1	2	3	4	5	6	7	8	9
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) The first vertical column in Table 1 labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) The first horizontal row at the top of Table 1 labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand must draw a third card and the letter "S" means that the Banker's Hand must stay (that is, not draw a third card).

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where the intersection occurs shall determine whether the Banker's Hand must draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand must draw a third card.

**§ 541.12. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 541.9, 541.10 and 541.11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer 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."

(b) After the result of the round is announced, the dealer responsible for the wagers on the table 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 and immediately thereafter 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, all cards on the layout shall be picked up by the dealer and placed in the discard rack, in order and in such a way that they can be readily arranged to indicate the Player's Hand and the Banker's Hand in case of a question or dispute.

**§ 541.13. Payout odds; vigorish.**

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

(b) A winning Tie Bet shall be paid off by a certificate holder at odds of at least 8 to 1.

(c) Except as otherwise provided in subsection (f), a winning wager made on the Banker's Hand shall be paid off by a certificate holder at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning players in an amount equal to the amount specified in the Rules Submission under § 521.2 (relating to table games Rules Submissions) of either 4% or 5% of the amount won.

(d) When collecting the vigorish, the certificate holder may round off the vigorish to 5 cents or the next highest multiple of five cents.

(e) A dealer, in accordance with the option selected in the certificate holders Rules Submission under § 521.2, may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that outstanding vigorish shall be collected prior to reshuffling the cards in a dealing shoe or when the player leaves the gaming table, whichever occurs first. The amount of any vigorish not collected at the time of the winning payouts shall be tracked by placing a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing the vigorish. The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(f) A certificate holder may, in its Rules Submission under § 521.2, elect to charge every player at a Minibac-



carat table a vigorish equal to 25% of the player's wager on the Banker's Hand if the Point Counts of the Banker's Hand and the Player's Hand are equal. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a certificate holder elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by subsection (c) may not be collected.

(g) The type and percentage of vigorish charged at a Minibaccarat table applies to all players at that table. The same type and percentage of vigorish shall be used for all Minibaccarat tables located within a licensed facility.

#### § 541.14. Irregularities.

(a) 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 no third card is authorized under § 541.11 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is obliged to draw under § 541.11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand.

(c) If a card dealt in error under the circumstances described in subsection (a) or (b) is disclosed at the time it is dealt, the dealer shall place the disclosed card and one additional card drawn face down from the dealing shoe in the discard rack without disclosing the additional card.

(d) Any card found face up in the dealing shoe may not be used in the game and shall be placed in the discard rack, along with an additional number of cards, drawn face up, equal to the value of the card found face up in the dealing shoe.

(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.

#### § 541.15. Continuous shuffling dealing shoe or device.

In lieu of the dealing and shuffling requirements in §§ 541.5 and 541.7 (relating to shuffle and cut of the cards; and dealing shoe), a certificate holder may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that the device and the procedures for dealing and shuffling the cards through use of this device are approved by the Bureau of Gaming Laboratory Operations.

### CHAPTER 543. MIDIBACCARAT

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#### § 543.1. Definitions.

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

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

#### § 543.2. Midibaccarat table physical characteristics.

(a) Midibaccarat shall be played on a table having a place for the dealer on one side and on the opposite side, numbered places for a maximum of nine seated players.

(b) The dimensions of a Midibaccarat table shall be approved by the Bureau of Gaming Operations.

(c) The layout for a Midibaccarat table shall be approved by the Bureau of Gaming Operations and contain, at a minimum:

(1) The name or logo of the certificate holder offering the game.

(2) Specific areas designated for the placement of wagers on the Banker's Hand, Players Hand and Tie Hand.

(3) A phrase that states the payout odds for Tie Bets.

(4) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish.

(5) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(d) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory float container or in a separate rack designed for the purpose of storing marker buttons. If a separate rack is used, the rack shall be placed in front of the table inventory float container during gaming activity.

(e) Each Midibaccarat table must have a drop box and a tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, in locations approved by the Bureau of Gaming Operations.

(f) Each Minibaccarat table must have a discard bucket on the dealer's side of the table in a location approved by the Bureau of Gaming Operations.

#### § 543.3. Cards; number of decks.

(a) Midibaccarat shall be played with six to eight decks of cards having backs of the same color and design and two additional cover cards to be used in accordance with § 543.5 (relating to shuffle and cut of the cards).

(b) The decks of cards opened for use at a Midibaccarat table shall be changed after the play of each shoe.

#### § 543.4. Opening of a table for gaming.

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect each deck of cards separately, face down and the floorperson assigned to the table shall verify the inspection.

(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 in horizontal rows 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.

**§ 543.5. Shuffle and cut of the cards.**

(a) Immediately prior to the commencement of play, unless the cards were reshuffled, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled by a dealer, 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.

(c) After shuffling the cards and, when applicable, reshuffling them, the dealer shall offer the stack of cards, with 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, shall offer the stack to each player until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(d) 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.

(e) 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, and the second cover card at the bottom 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 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 (c).

(g) Prior to commencement of play, the dealer shall remove the first card from the dealing shoe and place it, and an additional number of cards equal to the face value of the first card drawn, in the discard bucket after all cards have been shown to the players. 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.

**§ 543.6. Value; 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 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 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 only a Point Count of 2 since the digit 1 in the number 12 is discarded.

**§ 543.7. Dealing shoe.**

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

**§ 543.8. Wagers.**

(a) The following wagers shall be permitted to be made by a player at the game of Midibaccarat:

(1) A wager on the Banker's Hand which shall:

(i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand.

(ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Be void if the Banker's Hand and the Player's Hand have the same Point Count and either:

(A) Be returned to the player.

(B) If the licensee charges vigorish in accordance with the provisions of § 543.13(f) (relating to payout odds; vigorish), be charged a vigorish equal to 25% of the wager.

(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.

(ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand.

(iii) Be void 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 Bet 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.

(b) Wagers at Midibaccarat shall be made by placing gaming chips or plaques on the appropriate areas of the Midibaccarat layout. A verbal wager, accompanied by cash may be accepted provided the verbal wager is confirmed by the dealer calling the game and the cash is expeditiously converted into gaming chips or plaques.

(c) No wager at Midibaccarat may be made, increased or withdrawn after the dealer has announced "no more bets."

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

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

(b) Prior to dealing any cards, the dealer calling the game 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 constitute the first and second cards of the Player's Hand. The second and fourth cards dealt shall constitute the first and second cards of the Banker's Hand. The dealer shall deal the initial four cards in accordance with one of the following options selected in the certificate holder's Rules Submission under § 521.2 (relating to table games Rules Submissions):

(1) The dealer shall remove cards from the dealing shoe with his left hand, turn them face up and then place them on the appropriate area of the layout with his right hand. The first and third cards dealt shall be placed on the area designated for the Player's Hand and the second and fourth cards dealt shall be placed on the area designated for the Banker's Hand.

(2) 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 underneath the right corner of the dealing shoe until the Player's Hand is called as provided for in § 543.10 (relating to procedure for dealing a third card), at which time the second and fourth cards shall be turned face up and placed on the area designated for the Banker's Hand.

(3) 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. After all four cards have been dealt, the dealer shall place the Banker's Hand underneath the right corner of the dealing shoe until the Player's Hand.

(i) 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.

(ii) 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.

(iii) 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.

(iv) 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.

(v) 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.

#### § 543.10. Procedure for dealing a third card.

(a) After the dealer positions the cards in accordance with § 543.9(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 then the Banker's Hand. If the dealer positions the cards in accordance with § 541.9(c)(3), the point counts of the Player's Hand and Banker's Hand shall be announced as provided therein.

(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 conformity with the requirements of § 543.11 (relating to rules for determining whether a third card shall be dealt).

(c) If the dealer positions the cards in accordance with § 543.9(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 by the dealer. If the dealer positions the cards in accordance with § 541.9(c)(3), any third cards required to be dealt shall be dealt as provided therein.

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

(e) Whenever the cover card appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

#### § 543.11. Rules for determining whether a third card shall be dealt.

(a) If the Player's Hand or the Banker's Hand after the initial two cards are dealt to each 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 on the first two cards is 0 to 7 inclusive, the Player's Hand shall:

(1) Draw (that is, take a third card) if the Player's Hand has a Point Count of less than 6.

(2) Stay (that is, 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 on the first two cards is 0 to 7 inclusive, the Banker's Hand shall draw (that is, take a third card) or stay (that is, not take a third card) 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  
Value of the Third Card  
Drawn by Player's Hand

	0	1	2	3	4	5	6	7	8	9
Point Count of Banker's Hand After Two Cards										
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) The first vertical column in Table 1 labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) The first horizontal row at the top of Table 1 labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand must draw a third card and the letter "S" means that the Banker's Hand must stay (that is, not draw a third card).

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where the intersection occurs shall determine whether the Banker's Hand must draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand must draw a third card.

**§ 543.12. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 543.9, 543.10 and 543.11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer 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."

(b) After the result of the round is announced, the dealer responsible for the wagers on the table 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 and immediately thereafter 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, all cards on the layout shall be picked up by the dealer and placed in the discard bucket.

**§ 543.13. Payout odds; vigorish.**

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

(b) A winning Tie Bet shall be paid off by a certificate holder at odds of at least 8 to 1.

(c) Except as otherwise provided in subsection (f), a winning wager made on the Banker's Hand shall be paid off by a certificate holder at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning players in an amount equal to the amount specified in the Rules Submission under § 521.2 (relating to table games Rules Submissions) of either 4% or 5% of the amount won.

(d) When collecting the vigorish, the certificate holder may round off the vigorish to 5 cents or the next highest multiple of 5 cents.

(e) A dealer, in accordance with the option selected in the certificate holders Rules Submission under § 521.2, may collect the vigorish from a player at the time the winning payout is made or may defer it to a later time; provided, however, that outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first. The amount of any vigorish not collected at the time of the winning payouts shall be tracked by placing a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing the vigorish. The coin or marker button shall not be removed from the layout until the vigorish owed is collected.

(f) A certificate holder may, in its Rules Submission under § 521.2, elect to charge every player at a Midibaccarat table a vigorish equal to 25% of the player's wager on the Banker's Hand if the Point Counts of the Banker's Hand and the Player's Hand are equal. The vigorish authorized by this subsection shall be collected at the end of the round of play and prior to any cards being dealt for the next round of play. If a certificate holder elects to charge the vigorish authorized by this subsection, the vigorish otherwise required by subsection (c) may not be collected.

(g) The type and percentage of vigorish charged at a Midibaccarat table applies to all players at that table. The same type and percentage of vigorish shall be used for all Midibaccarat tables located within a licensed facility.

**§ 543.14. Irregularities.**

(a) 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 no third card is authorized under § 543.11 (relating to rules for determining whether a third card shall be dealt), shall become the third card of the Banker's Hand if the Banker's Hand is obliged to draw by § 543.11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand.

(c) If a card dealt in error under the circumstances described in subsection (a) or (b) is disclosed at the time it is dealt, the dealer shall place the disclosed card and one additional card drawn face down from the dealing shoe in the discard bucket without disclosing the additional card.

(d) Any card found face up in the dealing shoe may not be used in the game and shall be placed in the discard bucket, along with an additional number of cards, drawn face up, equal to the value of the card found face up in the dealing shoe.

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

(f) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards pursuant to § 543.9(c)(3) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), if the player unreasonably delays the game or violates either the act or this part. Whenever 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, and, if he does not accept it or there is no player in that position, the dealer shall offer it to each of the other players in turn 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.

#### CHAPTER 545. BACCARAT

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##### § 545.1. Definitions.

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

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

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

##### § 545.2. Baccarat table physical characteristics.

(a) Baccarat shall be played on a table having numbered places for ten to 14 seated players.

(b) The layout for a Baccarat table shall be approved by the Bureau of Gaming Operations and, at a minimum, contain:

(1) The name or logo of the certificate holder offering the game.

(2) Specific areas designated for the placement of wagers on the Banker's Hand, Players Hand and Tie Hand.

(3) A phrase that states the payout odds for Tie Bets.

(4) Numbered areas that correspond to the seat numbers for the purpose of marking vigorish.

(5) An area designated for the placement of cards for the Player's Hand and Banker's Hand.

(c) If marker buttons are used for the purpose of marking vigorish, the marker buttons shall be placed in the table inventory float container or in a separate rack designed for the purpose of storing marker buttons. If a separate rack is used, the rack shall be placed in front of the table inventory float container during gaming activity.

(d) Each Baccarat table must have a drop box and a tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, in locations approved by the Bureau of Gaming Operations.

(e) Each Baccarat table must have a discard bucket on dealer's side of the table in a location approved by the Bureau of Gaming Operations.

##### § 545.3. Cards; number of decks.

(a) Baccarat shall be played with six to eight decks of cards having backs of the same color and design and two additional cover cards to be used in accordance with § 545.5 (relating to shuffle and cut of the cards).

(b) The decks of cards opened for use at a Baccarat table shall be changed after the play of each shoe.

##### § 545.4. Opening of a table for gaming.

(a) After receiving the six or more decks of cards at the table, the dealer calling the game shall sort and inspect each deck of cards separately, face down and the floorperson assigned to the table shall verify the inspection.

(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 in 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.

##### § 545.5. Shuffle and cut of the cards.

(a) Immediately prior to the commencement of play, unless the cards were reshuffled, one or more of the dealers shall wash and stack the cards, after which each of the dealers shall shuffle the stack of cards independently.

(b) After shuffling the cards and, when applicable, reshuffling them, the dealer calling the game shall offer the stack of cards, with 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 or, in the case of a reshuffle, the last curator and working clockwise around the table, shall offer the stack to each player until a player accepts the cut. If no player accepts 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 under subsection (b).

(f) Prior to commencement of play, the dealer shall remove the first card from the dealing shoe and place it, and an additional number of cards equal to the face value of the first card drawn, in the discard bucket after all cards have been shown to the players. 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.

**§ 545.6. 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) A 10, jack, queen or king shall have a value of zero.
- (3) An ace shall have a value of one.

(b) 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 value of the cards in a hand is a two-digit number, the left digit of the number shall be discarded and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:

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

**§ 545.7. Dealing shoe; selection of the player to deal cards.**

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

(b) After the cards have been shuffled and placed in the dealing shoe, the dealer calling the game shall offer the dealing shoe to the player in seat number one at the table. If that player rejects the dealing shoe or if there is

no one in seat number one, the dealer shall offer the dealing shoe to each of the other players in turn counter-clockwise around the table until one of the players accepts the dealing shoe.

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

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

(1) A player who accepts the dealing shoe and any other player to whom the dealing shoe is relinquished under § 545.14 (relating to continuation of curator as dealer; selection of a new curator) designates the dealer calling the game as the curator.

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

**§ 545.8. Wagers.**

(a) The following wagers shall be permitted to be made by a player at the game of Baccarat:

(1) A wager on the Banker's Hand which shall:

- (i) Win if the Banker's Hand has a Point Count higher than that of the Player's Hand.
- (ii) Lose if the Banker's Hand has a Point Count lower than that of the Player's Hand.

(iii) Be void and be returned to the player if the Point Count of the Banker's Hand and the Player's Hand are equal.

(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.
- (ii) Lose if the Player's Hand has a Point Count lower than that of the Banker's Hand.

(iii) Be void 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 Bet which shall:

- (i) Win if the Point Counts of the Banker's Hand and the Player's Hand are equal.
- (ii) Lose if the Point Counts of the Banker's Hand and the Player's Hand are not equal.

(b) Wagers at Baccarat shall be made by placing gaming chips or plaques on the appropriate areas of the Baccarat layout. A verbal wager accompanied by cash may be accepted provided the verbal wager is confirmed by the dealer calling the game and the cash is expeditiously converted into gaming chips or plaques.

(c) No wager at Baccarat may be made, increased or withdrawn after the dealer calling the game has announced "no more bets."

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

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

(b) After the dealer calling the game announces "no more bets," the dealer calling the game shall instruct the curator to commence dealing the cards by announcing "cards."

(c) The curator shall deal an initial four cards from the dealing shoe face down to the areas designated for the placement of the Player's Hand and the Dealer's Hand. The first and third card dealt shall constitute the first and second cards of the Player's Hand. The second and fourth card dealt shall constitute the first and second cards of the Banker's Hand. After the cards are dealt to each hand, except as provided in subsection (d), the dealer calling the game shall place the cards face up in front of himself.

(d) A certificate holder may, in the certificate holder's Rules Submission under § 521.2, elect to use the following procedures in lieu of the procedures in subsection (c) and § 545.10 (relating to procedure for dealing a third card), after all four cards have been dealt:

(1) The dealer calling the game shall place the Banker's Hand underneath the right corner of the dealing shoe.

(2) The dealer calling the game shall then hand the two cards of the Player's Hand, face down, to the player with the highest wager on the Player's Hand. After viewing the Player's Hand, the player shall return the two cards, face up, to the dealer calling the game who shall place the cards face up on the area of the layout designated for the Player's Hand and announce the Point Count of the Player's Hand.

(3) The dealer calling the game shall then hand the two cards of the Banker's Hand, face down, to the player with the highest wager on the Banker's Hand. After viewing the Banker's Hand, the player shall return the two cards, face up, to the dealer calling the game who shall place the cards face up on the area of the layout designated for the Banker's Hand and announce the point count of the Banker's Hand.

(4) Any third card required to be dealt to the Player's Hand shall be placed face down on the area of the layout designated for the Player's Hand. The dealer calling the game shall then hand the card, face down, to the player who was handed and returned the Player's Hand. After viewing the card, the player shall return the card, face up, to the dealer calling the game who shall place the card face up on the area on the layout 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 of the layout designated for the Banker's Hand. The dealer calling the game shall then hand the card, face down, to the player who was handed and returned the Banker's Hand. After viewing the card, the player shall return the card, face up, to the dealer calling the game who shall place the card face up on the area of the layout designated for the Banker's Hand.

(6) If two or more players wager an equally high amount on the Player's Hand, the player making the wager who is closest to the dealer calling the game moving counterclockwise around the table shall be handed the Player's Hand and any third card required to be dealt. If two or more players wager an equally high amount on the Banker's Hand, the player making the wager who is closest to the dealer calling the game moving counterclockwise around the table shall be handed the Banker's Hand and any third card required to be dealt.

(7) In the event there are no wagers on the Player's Hand, the dealer calling the game shall turn the Player's Hand face up and any additional card required to be dealt. In the event there are no wagers on the Banker's

Hand, the dealer calling the game shall turn the Banker's Hand face up and any additional card required to be dealt.

#### § 545.10. Procedure for dealing a third card.

(a) Except as provided in § 545.9(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), after the initial four cards have been dealt and the dealer calling the game places the cards face up in front of himself, the dealer calling the game shall announce the Point Count of the Player's Hand and the Banker's Hand.

(b) Following the announcement of the Point Counts of each hand, the dealer calling the game shall instruct the curator whether to deal a third card to either or both hands in conformity with § 545.11 (relating to rules for determining whether a third card shall be dealt).

(c) Any third card required to be dealt by § 545.11 shall first be dealt face up to the Player's Hand and then to the Banker's Hand by the curator.

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

(e) Whenever the cover card appears during play, the cover card shall be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game shall announce "last hand." At the completion of one more hand, the cards shall be replaced with new decks of cards.

#### § 545.11. Rules for determining whether a third card shall be dealt.

(a) If the Player's Hand or the Banker's Hand after the initial two cards are dealt to each is a Natural, no more cards shall be dealt to either hand.

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

(1) Draw (that is, take a third card) if the Player's hand has a Point Count of less than 6.

(2) Stay (that is, 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 on the first two cards is 0 to 7 inclusive, the Banker's Hand shall draw (that is, take a third card) or stay (that is, not take a third card) 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  
Value of the Third Card  
Drawn by Player's Hand

	0	1	2	3	4	5	6	7	8	9
Point Count of Banker's Hand After Two Cards										
3	D	D	D	D	D	D	D	D	S	D
4	S	S	D	D	D	D	D	D	S	S
5	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	D	D	S	S

(d) The first vertical column in Table 1 labeled "Point Count of Banker's Hand" refers to the Point Count of the Banker's Hand after the first two cards have been dealt to the Banker's Hand.

(e) The first horizontal row at the top of Table 1 labeled "Value of the Third Card Drawn by Player's Hand" refers to the value of the third card drawn by the Player's Hand, not the Point Count of the Player's Hand.

(f) In Table 1, the letter "D" means that the Banker's Hand must draw a third card and the letter "S" means that the Banker's Hand must stay (that is, not draw a third card).

(g) To use Table 1, first find the Point Count of the Banker's Hand in the first vertical column and trace that horizontally across the table until it intersects the vertical column that corresponds to the value of the third card drawn by the Player's Hand. The symbol located where the intersection occurs shall determine whether the Banker's Hand must draw a third card or stay. For example, if the Point Count of the Banker's Hand after two cards is 5 and the value of the third card drawn by the Player's Hand is 4, the table shows that the Banker's Hand must draw a third card.

**§ 545.12. Announcement of result of round; payment and collection of wagers.**

(a) After each hand has received all the cards to which it is entitled under §§ 545.9, 545.10 and 545.11 (relating to hands of player and banker; procedure for dealing initial two cards to each hand; procedure for dealing a third card; and rules for determining whether a third card shall be dealt), the dealer calling the game shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "tie hand."

(b) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table shall first collect each losing wager. After the losing wagers are collected, the dealer or dealers responsible for the wagers on the table shall, starting at the highest numbered player position at which a winning wager is located, mark or collect the vigorish owed by that player and immediately thereafter 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, all cards on the layout shall be picked up by the dealer and placed in the discard bucket.

**§ 545.13. Payout odds; vigorish.**

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

(b) A winning Tie Bet shall be paid off by a certificate holder at odds of at least 8 to 1.

(c) A winning wager made on the Banker's Hand shall be paid off by a certificate holder at odds of 1 to 1, except that the certificate holder shall extract a vigorish from the winning player in an amount equal to the amount specified in the Rules Submission under § 521.2 (relating to table games Rules Submissions) of either 4% or 5% of the amount won.

(d) When collecting the vigorish, the certificate holder may round off the amount of a 5% vigorish to 25 cents or the next highest multiple of 25 cents, and the amount of a 4% vigorish to 20 cents or the next highest multiple of 20 cents.

(e) A dealer, in accordance with the option selected in the certificate holders Rules Submission under § 521.2, may collect the vigorish from a player at the time the winning payout is made or may defer the collection of the vigorish to a later time; provided, however, that outstanding vigorish shall be collected prior to beginning play with a new dealing shoe of cards or when the player leaves the gaming table, whichever occurs first. The amount of any vigorish not collected at the time of the winning payout shall be tracked by placing a coin or marker button containing the amount of the vigorish owed in a rectangular space in front of the dealer on the layout imprinted with the number of the player owing the vigorish. The coin or marker button may not be removed from the layout until the vigorish owed is collected.

(f) The percentage of vigorish charged at a Baccarat table shall apply to all players at that table. The same percentage of vigorish shall be used for all Baccarat tables located within a licensed facility.

**§ 545.14. Continuation of curator as dealer; selection of a new curator.**

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

(1) The curator shall pass the dealing shoe whenever the Banker's Hand loses.

(2) The dealer calling the game or a floorperson or above may order the curator to pass the dealing shoe if the curator unreasonably delays the game, repeatedly makes invalid deals or violates either the act or this part.

(b) Whenever a voluntary or compulsory relinquishment of the dealing shoe occurs, the dealer shall offer the dealing shoe to the player immediately to the right of the



previous curator and, if that player does not accept the dealing shoe or there is no player in that position, the dealer shall offer the dealing shoe to each of the other players in turn counterclockwise around the table. The first player to accept the dealing shoe when offered shall become the new curator.

**§ 545.15. Irregularities.**

(a) 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 when no third card is authorized under § 545.11 (relating to rules for determining whether a third card shall be dealt) that is not disclosed, shall become the third card of the Banker's Hand if the Banker's Hand is required to draw by § 545.11(c). If the Banker's Hand is required to stay, the card dealt in error shall become the first card of the next hand.

(c) If a card dealt in error under the circumstances described in subsection (a) or (b) is disclosed at the time it is dealt, the dealer calling the game shall place the disclosed card and one additional card drawn face down from the dealing shoe in the discard bucket without disclosing the additional card.

(d) Any card found face up in the dealing 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 up, equal to the value of the card found face up in the dealing shoe.

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

(f) The dealer or floorperson assigned to the table may require any player to relinquish the right to turn over the cards under § 545.9(d) (relating to hands of player and banker; procedure for dealing initial two cards to each hand), if the player unreasonably delays the game or violates either the act or this part. Whenever 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, and, if he does not accept it or there is no player in that position, the dealer shall offer it to each of the other players in turn 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.

**CHAPTER 551. SPANISH 21**

Sec.	
551.1.	Definitions.
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551.3.	Cards; number of decks; value of cards.
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**§ 551.1. Definitions.**

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

*Blackjack*—An ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer.

*Card reader device*—A device which permits the dealer to determine if the dealer has a Blackjack.

*Hard total*—The total point count of a hand which contains no aces or which contains aces that are each counted as one in value.

*Soft total*—The total point count of a hand which contains an ace that is counted as 11 in value.

**§ 551.2. Spanish 21 table; card reader device; physical characteristics; inspections.**

(a) Spanish 21 shall be played at a table having on one side places for the players and on the opposite side a place for the dealer.

(b) The layout for a Spanish 21 table shall be approved by the Bureau of Gaming Operations and contain, at a minimum:

(1) The name or logo of the certificate holder offering the game.

(2) No more than seven player positions containing a separate designated betting area for the placement of the following wagers:

(i) The required Spanish 21 wager.

(ii) An optional Match-The-Dealer Wager.

(c) The following must be inscribed on the Spanish 21 layout:

(1) Blackjack pays 3 to 2.

(2) Dealer must draw to 16 and stand on all 17's.

(3) Insurance pays 2 to 1.

(4) The payout odds for each of the wagers listed in § 551.6(f) and (g) (relating to wagers; payout odds).

(5) The payout odds for the Match-The-Dealer Wager, if offered, unless these odds are included in the sign required by subsection (g).

(d) Each Spanish 21 table must have a drop box and a tip box attached to it with the location of the boxes on the same side of the gaming table, but on opposite sides of the dealer, as approved by the Bureau of Gaming Operations.

(e) A Spanish 21 table must have attached to it a card reader device, approved by the Bureau of Gaming Operations, which permits the dealer to determine if the dealer has a Blackjack in accordance with § 551.8 (relating to procedure for dealing the cards). The floorperson assigned to the Spanish 21 table shall inspect the card reader device at the beginning of each gaming day to insure that there has been no tampering with the device and that it is in proper working order.

(f) To collect the cards at the conclusion of a round of play as required under § 551.8(i), each Spanish 21 table must have a discard rack securely attached to the top of the dealer's side of the table. The height of the discard rack must either:

(1) Equal the height of the cards, stacked one on top of the other, contained in the total number of decks that are to be used in the dealing shoe at that table.

(2) Be taller than the height of the total number of decks being used if the discard rack has a distinct and clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards contained in the number of decks to be used in the dealing shoe at that table.

(g) A certificate holder shall post a sign approved by the Bureau of Gaming Operations at each Spanish 21 table, which explains:

(1) That doubled down hands are not eligible for the additional payouts in § 551.6(g) and (h).

(2) The payout odds for the Match-The-Dealer Wager, if those payout odds are not imprinted on the layout.

**§ 551.3. Cards; number of decks; value of cards.**

(a) Spanish 21 shall be played with six or eight decks of cards identical in appearance. The decks must consist of 48 cards, with the 10 of each suit removed from each deck during the inspection required under § 551.4 (relating to opening of the table for gaming). Spanish 21 shall also be played with at least one cutting card.

(b) The 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 the ace shall have a value of one.

**§ 551.4. Opening of the table for gaming.**

(a) After receiving the decks of cards at the table, the dealer shall inspect the cards for any defects.

(b) If the decks contain the 10 of any suit, the dealer and a floorperson shall ensure that these cards are removed from the decks, torn in half and placed in the box, envelope or container that the decks came from. 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 in horizontal fan shaped columns by deck 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 of the cards, and stacked.

**§ 551.5. Shuffle and cut of the cards.**

(a) Immediately prior to commencement of play, unless the cards were reshuffled, after any round of play as may be determined by a floorperson and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing up to the players to be cut. The player to cut the cards shall be:

- (1) The first player to the table if the game is just beginning.
- (2) The player on whose box the cutting card appeared during the last round of play.
- (3) The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.

(4) The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of a floorperson.

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

(d) The player shall cut the cards by placing the cutting card in the stack at least ten cards in from the top or bottom of the stack.

(e) Once the cutting card has been inserted by the player, the dealer shall take all cards above the cutting card and place them on the bottom of the stack. The dealer shall then take the entire stack of cards and align them along the side of the dealing shoe which has a mark that will allow the dealer to insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the bottom 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 floorperson or above may require the cards to be recut if he 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 cut by the next player entitled to cut the cards, as determined by subsection (c).

(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 § 551.8(j) (relating to procedure for dealing the cards) except that the floorperson may determine after each round of play that the cards should be reshuffled.

(h) If there is no gaming activity at a Spanish 21 table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table.

(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 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 Bureau of Gaming Operations.
- (ii) The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Bureau of Gaming Operations.

**§ 551.6. Wagers; payout odds.**

(a) Prior to the first card being dealt for each round of play, each player may make a wager against the dealer.

(b) A player shall win if:

(1) The total value of the player's hand is 21 or less and the total value of the dealer's hand is in excess of 21.

(2) The total value of the player's hand exceeds the total value of the dealer's hand without exceeding 21.

(3) The player has a Blackjack and the dealer's hand has a total value of 21 in two or more cards.

(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.

(c) Except as otherwise provided in subsection (b)(3) and (4), a wager made in accordance with this section shall be void and returned to the player when the total value of the player's hand is the same as the dealer's provided, however, that a player's hand shall be lost when the dealer has a Blackjack and the player's hand has a total value of 21 which is not a Blackjack.

(d) Except as otherwise provided in this subchapter, no wager may be made, increased or withdrawn after the first card of the respective round has been dealt.

(e) Wagers at Spanish 21 shall be made by placing gaming chips or plaques on the appropriate betting areas of the table layout, except that verbal wagers accompanied by cash may be accepted if:

(1) The verbal wager is confirmed by the dealer and a floorperson.

(2) The cash is expeditiously converted into gaming chips or plaques.

(f) After each round of play is complete, the dealer shall collect all losing wagers and pay off winning wagers. Except as provided in subsections (g) and (h), winning wagers made in accordance with subsection (b)(3) shall be paid at odds of 3 to 2, and all winning wagers made in accordance with subsection (b)(1), (2) or (4) shall be paid at odds of 1 to 1.

(g) A certificate holder shall pay the following payout odds for winning wagers made in accordance with subsection (b) unless the player has made a Double Down Wager under § 551.11 (relating to Double Down Wager; rescue), 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.

(7) Seven or more cards totaling 21 shall be paid at odds of 3 to 1.

(h) In addition to the payouts required under subsection (g)(4), 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 or more but

less than \$25, or \$5,000 if the player's original wager was \$25 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. The additional fixed payouts required by this subsection will not be applicable if a Double Down Wager was made on a winning hand or the winning hand had been split under § 551.12 (relating to splitting pairs).

(i) Except as expressly permitted by this subchapter, once the first card of any hand has been removed from the shoe by the dealer, no player may handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(j) Once an Insurance Wager under § 551.10 (relating to Insurance Wager), a Double Down Wager or a wager to split pairs has been made and confirmed by the dealer, no player may handle, remove or alter the wagers until a decision has been rendered and implemented with respect to that wager, except as expressly permitted by this subchapter.

(k) After the cards have been shuffled under § 551.4 (relating to opening of the table for gaming), a certificate holder may 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 subsequent rounds of play at that gaming table until either:

(1) The certificate holder chooses to permit the player to begin wagering again.

(2) A reshuffle of the cards has occurred.

#### § 551.7. Match-The-Dealer wager.

(a) A player may make an additional Match-The-Dealer wager which shall win if either of the player's initial two cards match the dealer's up card in the manner required by subsection (e). If both of the player's initial two cards match the dealer's up card, the player shall be paid in accordance with subsection (e) 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 under § 551.6 (relating to wagers; payout odds) may make an additional Match-The-Dealer wager, which shall be in an amount not less than \$1 and may not exceed the lesser of:

(1) The amount of the wager made by the player under § 551.6(a).

(2) A maximum amount established by the certificate holder in the certificate holder's Rules Submission under § 521.2 (relating to table games Rules Submissions).

(c) A Match-The-Dealer wager shall be made by placing gaming chips or plaques on the appropriate area of the Spanish 21 layout, except that a verbal wager accompanied by cash may be accepted if:

(1) The verbal wager is confirmed by the dealer and a floorperson.

(2) The cash is expeditiously converted into gaming chips or plaques.

(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, losing Match-The-Dealer wagers shall be collected by the dealer, and all winning Match-The-Dealer wagers shall be paid by the dealer, in accordance with subsection (e).

(e) Winning Match-The-Dealer wagers shall be paid at the odds contained in the certificate holder's Rules Submission under § 521.2 which shall be 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.

**§ 551.8. Procedure for dealing the cards.**

(a) Cards used to play Spanish 21 shall be dealt from a dealing shoe specifically designed for that purpose.

(b) The dealer shall remove cards from the shoe with his left hand, and then place them on the appropriate area of the layout with his right hand, except that the dealer shall have the option to deal hit cards to the first two positions with his left hand.

(c) After each full batch of cards is placed in the shoe, the dealer shall remove the first card and place it in the discard rack. Each new dealer who comes to the table shall also remove one card and place it in the discard rack before dealing any cards to the players.

(d) At the commencement of each round of play, the dealer shall, starting on his left and continuing around the table, deal the cards in the following order:

(1) One card face up to each box on the layout in which a wager is contained.

(2) One card face up to the dealer.

(3) A second card face up to each box in which a wager is contained.

(4) A second card face down to himself.

(e) If 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. 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.

(f) After the cards have been dealt, and if necessary, the procedure in subsection (e) has been executed, the dealer shall, beginning from his left, announce the point total of each player. As each player's point total is announced, the player shall indicate whether he wishes to surrender as permitted under § 551.9 (relating to surrender), double down as permitted under § 551.11 (relating to Double Down Wager; rescue), split pairs as permitted under § 551.12 (relating to splitting pairs), stand or draw as permitted by § 551.13 (relating to drawing of additional cards by players and the dealer).

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

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall announce "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, and turn the second card that was dealt to the dealer face up. Additional cards required to be dealt to the hand of the dealer by § 551.13(b) shall be dealt face up at this time. The dealer shall announce the dealer's total point count after each additional card is dealt.

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

(j) 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 subsection (i).

(2) Remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing.

(3) Shuffle the cards so that they are randomly intermixed.

(k) Players may not handle, remove or alter any cards used to play at Spanish 21.

(l) Each player at the table shall be responsible for correctly computing the point count of his hand, and no player shall rely on the point counts announced by the dealer.

**§ 551.9. Surrender.**

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his hand for that round by surrendering one-half of his wager. Decisions to surrender shall be made prior to the player indicating whether he wishes to double down as permitted under § 551.11 (relating to Double Down Wager; rescue), split pairs as permitted under § 551.12 (relating to splitting pairs), stand or draw permitted under § 551.13 (relating to drawing of additional cards by players and the dealer).

(1) If the first card dealt to the dealer is not an ace or ten-value card, 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 is an ace or ten-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager if the dealer has Blackjack or 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 will be settled separately in accordance with subsection (a) and in accordance with § 551.10 (relating to Insurance Wager).

**§ 551.10. Insurance Wager.**

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an Insurance Wager, 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 Wager 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. A player may wager 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. Insurance Wagers shall be placed prior to the dealer inserting his hole card into the card reader device.

(c) Winning insurance bets shall be paid at odds of 2 to 1.

(d) Losing Insurance Wagers shall be collected by the dealer immediately after the dealer inserts his hole card into the card reader device and determines that he does not have a Blackjack and before he draws any additional cards.

(e) Insurance Wagers may not apply to the Match-The-Dealer wager permitted under § 551.7 (relating to Match-The-Dealer wager).

**§ 551.11. Double Down Wager; rescue.**

(a) Except for when a player has Blackjack, a player may elect to make a Double Down Wager, which may not exceed the amount of his original wager on the first two cards dealt to him or the first two cards of any split pair, on the condition that one and only one additional card shall be dealt to each hand on which the player has elected to double down. The one additional card shall be dealt face up and placed sideways on the layout.

(b) A winning Double Down Wager shall be paid in accordance with § 551.6(f) (relating to wagers; payout odds) only, and the payouts in § 551.6(g) and (h) are not applicable to those wagers.

(c) If a dealer obtains Blackjack after a player makes a Double Down Wager, the dealer shall collect only the amount of the original wager of the player and may not collect the additional Double Down Wager.

(d) After the additional card required under subsection (a) has been dealt to the hand, a player may "rescue" (take back) the Double Down Wager and forfeit his original wager, as long as the additional card does not result in the hand having a point count in excess of 21.

**§ 551.12. Splitting pairs.**

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

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

(c) After a second card is dealt to a split pair hand, the dealer shall announce the point total of the hand and the player shall indicate his decision to stand, draw or double down with respect to that hand. A player may split one more pair if the second card dealt is identical in value to a card of the split pair, for a total of three hands. A player may not split another identical value pair.

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

(e) The additional payouts provided in § 551.6(h) (relating to wagers; payout odds) are not applicable to a winning wager on a split hand.

**§ 551.13. Drawing of additional cards by players and the dealer.**

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

(1) A player having Blackjack or a hard or soft total of 21 may not draw additional cards.

(2) A player electing to make a Double Down Wager may draw only one additional card.

(b) Except as provided in subsection (c), the dealer shall draw additional cards to his hand until the dealer has a hard or soft total of 17, 18, 19, 20 or 21.

(c) A dealer may not draw additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

**§ 551.14. Player wagering on more than one box.**

Certificate holders shall specify in the certificate holder's Rules Submission required under § 521.2 (relating to table games Rules Submission) the number of adjacent boxes on which a player may place a wager in one round of play.

**§ 551.15. Continuous shuffling shoe or device.**

In lieu of the dealing and shuffling requirements in §§ 551.5 and 551.8 (relating to shuffle and cut of the cards; and procedure for dealing the cards), a certificate holder may utilize a dealing shoe or other device designed to automatically reshuffle the cards, provided that the shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Bureau of Gaming Operations.

**§ 551.16. Irregularities.**

(a) A card found turned face up in the shoe may 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 may not be used in the game and shall be removed from the shoe and torn in half by a floorperson and placed in the box, envelope or container that the decks came from. 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 decks of cards shall be removed from play.

(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, the card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept the card may not have any additional cards dealt to him during the round. If the card is refused by the players and the dealer cannot use the card, the card shall be placed in the discard rack.

(e) If the dealer has 17 and accidentally draws a card for himself, the card shall be placed in the discard rack.

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

(g) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard

rack shall be shuffled and cut in accordance with § 551.5 (relating to shuffle and cut of the cards), the first card shall be drawn face down and placed in the discard rack, and the dealer shall complete the round of play.

(h) If no cards are dealt to the player's hand, the player's hand is dead, wagers placed by the player shall be returned 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 to a player who has requested a card, then, at the player's option, the dealer shall either deal the additional card after all other players have received their additional cards but prior to the dealer revealing his hole card, or 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.

(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 hole card into a card reader device when the value of his first card is not an ace, king, queen or jack, the dealer, after notification to a floorperson or higher, 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.

(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.

(m) If a card reader device malfunctions, the dealer may not continue dealing the game of Spanish 21 at that table until the card reader device is repaired or replaced.

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