

NAPA VALLEY CASINO

Omaha Hi-Low Split

(8 or Better)

Omaha Hi-Low Split is a community card poker game that is played with a standard 52-card deck. In order for a hand to qualify for the low hand, it must contain an 8 or Better (lower) at showdown. The game starts to the left of the dealer button. The blind bet(s) are made from the position(s) left of the dealer button and are forced bets which must be made before the cards are dealt.

Each player is dealt four cards, one at a time, in turn and face down (hole cards) as their initial hand. A round of betting occurs for players who are continuing to contend for the pot. Three board cards are turned face up (flop) in the middle of the table (community cards). The community cards are available for all players to use. The second round of betting occurs. The fourth community card is turned face up (the turn), followed by a third round of betting. A final community card (the river) is turned up and a fourth and final round of betting occurs. After the final round of betting has been completed, each player may use any two hole cards with three community cards to make the highest five-card poker hand, and any two hole cards with three community cards to make the lowest qualifying five-card poker hand. The lowest qualifying five-card poker hand is Ace, 2, 3, 4, 5. Players must qualify for the low hand with a hand containing an 8 or better (lower). The pot is split equally between the players with the highest ranking hand and lowest qualifying hand. If no player has a low qualifying hand, the player with the highest ranking five-card poker hand wins the entire pot. In the event of a tie, the pot, or portion of the pot, if the tie is for high or low hand only, is split equally.

NAPA VALLEY CASINO

Texas Hold-em

Texas Hold-em is a community card poker game that is played with a standard 52-card deck. The game starts to the left of the dealer button. The blind bet(s) are made from the position(s) left of the dealer button and are forced bets which must be made before the cards are dealt. Two cards (hole cards) are dealt to each player, one at a time, face down, in rotation. This is followed by the first round of betting. A player may check, bet, call, raise or fold.

Three cards (the flop) are then dealt face up in the middle of the table as community cards (board cards) and the second round of betting occurs. The fourth community card is dealt face up (the turn), followed by the third round of betting. The final community card (the river) is dealt face up and followed by the fourth (final) round of betting.

At the showdown, each player may use any combination of the hole cards and community cards, or may play the board and use no hole cards to make the highest ranking five-card poker hand. The player with the highest ranking five-card poker hand wins the pot. In the event of a tie, the pot is split equally.

NAPA VALLEY CASINO

No Bust 21st Century Blackjack

Copyright © 2002. All rights reserved.

Any use of the game, rules, and/or trademarks without written authorization from 21st Century Gaming Concepts INC., is prohibited by law.

Patent Number 5,275,415, Patent Number 5,735,524, Patent Number 5,503,401, Patent Number re: 36, 255, Patent Number 6,170,828 and three additional patents pending.

OBJECT OF THE GAME

The object of No Bust-21st Century Blackjack is for the players and the Player/Dealer to add the numerical value of their cards and:

- Achieve the best possible point total, two Jokers or a "Natural 22". This hand pays 2 to 1.)
- A "Natural 22" beats all other hands.
- A Joker is a "wild" card and combined with any other card is the second best hand.
- Draw additional cards if needed.

VALUE OF CARDS

A plural standard deck of cards with one Joker added per deck is used in the play of the game.

- Two Jokers dealt as the first two cards is the best possible hand and is also known as a "Natural 22".
- One Joker dealt with any other card regardless of values is the second best hand.
- An Ace has a value of either 1 or 11.
- Picture or face cards have a value of 10.

RANKING CHART

NAPA VALLEY CASINO

<u>CARD</u>	<u>VALUE</u>
Ace	1 or 11
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9
Ten	10
Jack	10
Queen	10
King	10
Joker	Wild

RULES & STANDARDS FOR PLAYERS

The player receives two cards initially. All cards in the game are always dealt face up to all participants. All deals and draws start from the first player position to the right or clock-wise from the Player/Dealer position. After the players receive their first two cards, they may elect to receive additional cards to make their best hand. After all players have made and set their hands, then the Player/Dealer receives his/her second card. The chart provided below are the rules regarding what action a player may take when participating in the game:

<u>Must Stand On</u>	<u>Must Hit On</u>	<u>Optional</u>
Soft and Hard 20	11 or Less	12
		13
Soft and Hard 21		14
		15
Natural 22		16
		17
		18
		19

RULES & STANDARDS FOR THE PLAYER/DEALER POSITION

The Player/Dealer position occupies the "bank" position at the gaming table. The Player/Dealer places a set amount of money on the table and his/her hand plays

NAPA VALLEY CASINO

against all the player's hands on the table. The Player/Dealer position must rotate in a continuous and systematic fashion, and cannot be occupied by a person for more than two consecutive hands. There must be an intervening Player/Dealer so that one person cannot continually occupy the Player/Dealer position within the meaning of Oliver v. County of Los Angeles (1998) 66 Cal. App. 4th 1397, 1408-09. And in addition to the meaning of AB 1416 (the Wesson Bill) which added section 330.11 to the California Penal Code, relating to licensed gambling establishments and any future regulatory guidelines from the California Department of Justice, Division of Gambling Control, with respect to the operation of a controlled game featuring a Player/Dealer position.

The Player/Dealer is never required to cover all opposing player's wagers. A Player/Dealer can only win or lose as much as they have placed on the table to cover a portion or all of the wagers. If there is not enough money from the Player/Dealer position to cover all winning wagers, the player who received no action on their wager will receive a "free collection" button to use on the subsequent hand.

After all players have exercised their options in standing or drawing additional cards to make the best hand possible, the Player/Dealer receives their second card face up. Once that card is dealt, the casino dealer determines where the "action" button is placed based on the numerical value of the card. The Player/Dealer's hand is then played according to the chart provided below. A Player/Dealer has no options other than to hit on a Soft 17 or lower and stand on a Hard 17 or higher. All players hands are compared against the Player/Dealer's to determine a winning or losing hand.

The house never participates as a Player/Dealer, takes a percentage of the wagers nor has an interest in the outcome of the hand.

<u>Must Stand On</u>	<u>Must Hit On</u>	<u>Optional</u>
Hard 17 and higher	Soft 17 and less	None

GAME RULES

1. A "Natural 22" (the first two cards dealt are Jokers) is the best possible hand. If the player and the Player/Dealer's hands are both a "Natural 22", the hand is a push or tie, and no action is taken on the wager.
2. The second best hand is a Joker (wild card) with any other card.

NAPA VALLEY CASINO

3. If a player's hand totals more than a "Natural 22" and the Player/Dealer's hand totals more than a "Natural 22", the Player/Dealer wins the hand.
4. If a player's total is less than a "Natural 22" and the Player/Dealer's total is more than a "Natural 22", the player wins the hand.
5. If a player's total is less than a "Natural 22" and the Player/Dealer's hand is less than a "Natural 22", the hand closest to a "Natural 22" wins.
6. If a player and the Player/Dealer have the same total and it is less than a "Natural 22", the hand is a push or tie, and no action is taken on the wager.
7. If a player's and the Player/Dealer's totals are more than a "Natural 22", the following will apply:
 - A) If the Player/Dealer is closer to a "Natural 22", the Player/Dealer wins the hand.
 - B) If the player is closer to a "Natural 22", the result is a push or tie and no action is taken on the wager.
8. The Player/Dealer wins all ties or pushes over a "Natural 22".
9. If the Player/Dealer's first up card is a Joker, all hands are frozen on the table. The Player/Dealer will draw the next card and the action button will be placed. Winning and losing wagers will be determined and pay-offs made.
10. No player may double-down, surrender, or split when the Player/Dealer is dealt a Joker as their first up card.
11. Players with a non-Joker hand have the option to draw additional cards to make their best hand.
12. A Joker with any card is a hard 21 and a player cannot draw an additional card.
13. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
14. All collection fees are collected by the casino dealer prior to the start of play. Collection fees are pre-determined by the casino and can be up to three separate rates per game. All collection rates and wagering limits for the game will be posted at each gaming table and will not be based on a percentage or other factors.

NAPA VALLEY CASINO

15. Backline betting is allowed; subject to local ordinance or code.
16. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code (the Gambling Control Act), are permitted to play.
17. The Casino will waive the table collection fee for a player when a player's hand receives no action due to the Player/Dealer not covering all wagers for that round of play. (Per 337j of the California Penal Code.)
18. If a table collection fee is waived, the player will be give a round disc with The Bicycle Casino logo affixed and with the words "free collection" on both sides. The player will then use this disc on the subsequent round of play and will not pay a table fee collection for that round. The Dealer will collect the disc and place it next to the fee collection box to ensure video surveillance and floorperson personnel are aware of the circumstances. The free collection button can only be used at that table and for the same betting limit that it was received. It is non-transferable.

DOUBLE-DOWN, SPLIT, SURRENDER & ODDS

1. Players can double-down on their first two cards dealt to them. The player must place a second wager equal to the wager he/she originally placed prior to the start of the game. The player will only receive one card regardless of the total.
2. Players can split any pair or two cards with a value of 10 each, originally dealt to them. The exception is two Aces. The player must place a second wager equal to the wager he/she originally placed prior to the start of the game. A player may draw as many cards as the desire per split card to make the best hand.
3. Players can split any two Aces originally dealt to them but can only receive one extra card per Ace. The player must place a second wager equal to the wager he/she originally placed prior to the start of the game.
4. Players may double-down after a split if the value of the cards meets the requirements outlined in #1, above.
5. Multiple splitting of cards is permitted up to a maximum of three (3) splits per hand.
6. Players can surrender after their first two cards are dealt and half of the wager will be forfeited. Their play for that hand will cease.

NAPA VALLEY CASINO

7. Players cannot double-down, split, or surrender when the Player/Dealer's first card dealt is a Joker.
8. Player's Joker-Joker or "Natural 22" pays 2 to 1. All other hands pay 1 to 1.
9. All pay-offs are to the extent that the Player/Dealer's money covers the action on the table. A Player/Dealer cannot win or lose more than the entire amount of money placed on the table prior to the start of the hand.

ROUND OF PLAY

1. Players choose their spot on the table and place their wagers.
2. A Player/Dealer is identified by a "bank" button placed in front of their seat position. The Player/Dealer places money in front of him/her. This money will be used to pay any winners and the total will only be collected from the losers. The combination of both may not go over the total amount the Player/Dealer placed on the table.
3. After the wagers are made, the players and the Player/Dealer post a pre-determined collection fee in front of their wagers. The casino dealer then collects the collection fee and places them in a secured drop box affixed to the gaming table.
4. All wagering limits and collection fees are pre-determined and prominently displayed at each gaming table.
5. The casino dealer begins to deal cards one at a time, in a clock-wise fashion, starting at the first occupied position to the right of the Player/Dealer's seat position and the "bank" button. A single card is dealt to each player. The Player/Dealer receives their first card in turn but it is placed in front of the casino dealer instead of the actual Player/Dealer.
6. The casino dealer then deals the second card to the players. The casino dealer does not deal a second card to the Player/Dealer. The casino dealer deals additional cards to the players as they request them. After all players are satisfied with their respective hands, the Player/Dealer is dealt their second card.
7. Once the Player/Dealer receives their second card, the casino dealer determines the numerical value of the card and determines where the "action" button is placed. This is accomplished by the casino dealer

NAPA VALLEY CASINO

beginning his/her counting to the right of the Player/Dealer seat position and counting in a clock-wise manner until the number value of the card is reached.

8. The casino dealer continues to draw cards for the Player/Dealer, if necessary until a Hard 17 or higher number is reached. The Player/Dealer does not have an option of hitting a Hard 17 or higher nor staying on a Soft 17 or lower.
9. Once the Player/Dealer's hand has been made, all winners and losers are determined when their cards are compared to the Player/Dealer's. Money is paid or collected on wagers starting at the seat position where the action button was placed and then continues in a clock-wise fashion. The Player/Dealer cannot win or lose (aggregate) more money than they originally placed on the table. If there is not enough money to pay all winning wagers, the Casino may give a "free collection" button to the affected players which will waive the table collection on the subsequent round of play.
10. After all wagers are settled, the cards are collected and discarded. The bank button is changed and after every two hands, and the Player/Dealer position is rotated in a clock-wise fashion around the table. If there is no person that intervenes on the Player/Dealer position, the game will be "broken."

OPTIONS & VARIATIONS

Please note that the options and variations listed below are for the sole purpose of documentation and protection of variations of the game and are listed due to additional Patents pending application and review with the United States Trademark and Patent Office. These options and variations are not available for play within a licensed gambling establishment in California.

- Option #1 The Player/Dealer can win all pushes or ties on a Hard 17.
- Option #2 The Joker's value can be 2 or 12.
- Option #3 Multiple Jokers can be placed in each 52 card deck.
- Option #4 Two Aces can be considered a "Natural" and pays 2 to 1.
- Option #5 All pushes or ties over a "Natural 22" are a push or tie.



NAPA VALLEY CASINO

Double Hand Poker (Pai Gow Poker)

Game Description:

Double-Hand Poker is played with 53 cards: a standard 52-card deck and one Joker. The Joker may be used as an Ace or to complete a straight or a flush. The game is dealt on a poker style table to seven players (positions). The dealer button denotes which one of the seven players is the player/banker for that hand.

The house dealer will deal seven hands (piles). Each hand contains seven cards all dealt face down. The player/banker selects one of the seven piles as the first hand to be delivered. The house dealer places an action button on the selected hand.

The dice cup (containing three dice) is shaken by the player/banker to determine which seated player (position) receives the first action hand. The player/banker is always counted as numbers 1, 8 or 15. The dealer will deal each player (position) a pile, which consists of seven cards each. The player/banker's hand is kept face down in front of the house dealer.

The players set their hands (any player may ask for his hand to be set House Way). Out of the seven cards two hands are made, one two-card hand and one five-card hand. The five-card hand (the back hand) must rank higher than the two-card hand (the front hand). The players place their hands face down with the two-card hand in front and the five-card hand in back.

After all players have set their hands, the House Dealer will open the player/banker's hand. The player/banker will determine which way the hand will be set.

Rank of Hands

- (a) Five Aces
- (b) Royal Flush
- (c) Straight Flush
- (d) Four of a Kind
- (e) Full House
- (f) Flush
- (g) Straight
- (h) Three-of-a-Kind
- (i) Two Pair
- (j) One Pair
- (k) High Card

Note: An Ace may be played high or low for a 5-card straight.

Example:

5-4-3-2-A = Low straight

A-K-Q-J-10 = High straight

The Joker may be used as an Ace or as any card to complete a straight or as the highest unmatched card in a flush.

Object of the game

To win the hand, both the front and back hands must rank higher than the player/banker's hands. If both of the player/banker's hands rank higher than the player's two hands, the player/banker wins. If only one of the hands ranks higher, it is a push, meaning neither side wins. Each player keeps his bet. An identical hand is called a copy. The player/banker wins all copies.

- The player/banker may only receive action on the amount wagered. Once the player/banker's wager is depleted, the hand is over. It is possible to hold a losing or a winning hand and receive no action, or partial action.
- The player/banker's hand will not be opened until all hands have been set with the exception of a "House Way" hand. (See rules #8 and #9.)
- A player has a foul hand if:

(a) The two-card front hand is stronger than the five-card back hand, or

(b) The player does not have exactly two cards in the front hand, or

(c) The player does not have exactly five cards in the back hand.

A boxed or exposed card on the deal will be replaced by the first of the remaining four cards after the deal is finished.

- A misdeal will be declared if:

(a) A Joker or an Ace is boxed or exposed, or

(b) if two or more cards are boxed or exposed or

(c) the player/banker's hand does not have the correct number of cards.

- A player is responsible for the final setting of his hand. When a player requests assistance on the setting of a hand by the house dealer, a "House Way" button will be placed on the hand. Upon reaching that hand on the pay-off after the player/banker's hand is opened and set, the House Way hand will be opened and set per House Way guidelines. When players have looked at their hands, they may or may not be allowed to ask for a House Way play.
- Management will reset any House Way hand, improperly set by the house dealer.
- The house dealer cannot allow the player/banker to set his hand foul. If the house dealer mistakenly allows a foul hand to be played, it will be reset the most logical way by Management and play will continue.
- The player/banker's hand is not set until he has signified his final decision in an obvious manner to the house dealer.
- Any player may request a new set up before the first bank. Only the player/banker may request a change of deck between the first and second bank.
- When two identical cards are turned up, the hand will be declared a misdeal.
- A hand that has been misread by the house dealer will play at true value if it can be retrieved intact.
- If the hand goes to the wrong spot before the dice cup is closed, it is a misdeal.
- The Floor person's decision is final in all disputes and in the interpretation of all rules.

OBJECT OF THE GAME

The object of the No-Bust 21st Century Blackjack is for the Players and the Player/Dealer to add the numerical value of their cards and:

- Obtain the best possible hand of 21 and a half, or "Natural." (This hand pays 6 to 5.)
- A "Natural" beats all other hands.
- Draw additional cards if needed.

VALUE OF CARDS

A plural standard deck of cards with no Joker is used in the play of the game. The game can be played with a minimum of one (1) and a maximum of eight (8) decks.

- Any two cards consisting of any special bonus ace with any 10 value or face card is also the best hand (Natural). Natural hand beats all other hands.
- An Ace has a value of :

a) 11 and a half on first two cards with all cards with the value of 10's.

b) 1 or 11 with all cards with value of 2-9 .

c) 1 or 11 with three or more cards.

- Two aces have a value of 2 or 12
- All cards from 2-10 have their face value.
- Picture or face cards have a value of 10.

RANKING CHART

Card	Value
Ace	a) 11 and a half on first two cards with all cards with the value of 10's. b) 1 or 11 with all cards with value of 2-9 . c) 1 or 11 with three or more cards.
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9
Ten	10
Jack	10
Queen	10
King	10

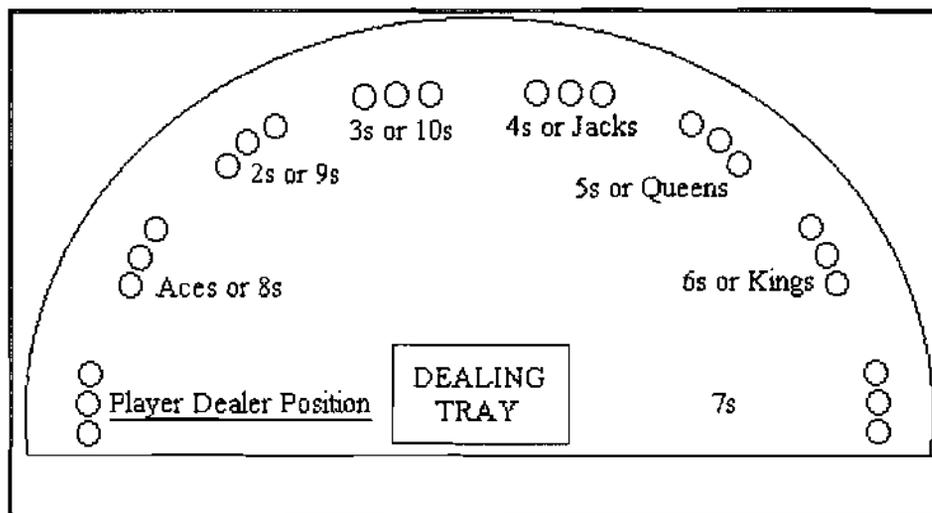
ROUND OF PLAY

1. No-Bust 21st Century Blackjack is played on a raised gaming table. The table seats eight players who face the Dealer in a 180-degree seating arrangement. The tables are commonly used in the casino industry. The casino Dealer stands opposite of the players, and in the center of the table. The casino Dealer's chip tray is set in front of him/her. The play starts from the left of the dealer and proceeds in a clock-wise fashion.
2. The game utilizes a 52-card deck with special bonus aces . The aces are bonus cards with the value of:
 - a) 11 and a half on first two cards with all cards with the value of 10's.
 - b) 1 or 11 with all cards with value of 2-9 .
 - c) 1 or 11 with three or more cards.
3. the game can be played with a minimum of a one deck, totaling 52 cards and to a maximum of eight decks totaling 416 cards.
4. All tables will have some type of signage where the name of the game is displayed, along with the minimum and maximum wager allowed, and collection fee for the Players and Player/Dealer. A maximum of three collection rates are allowed in compliance with the California Penal Code.
5. A standard round of play begins when a Player/Dealer is designated. The Player/Dealer will place an amount of money (casino chips) in front of their seat in a betting circle and that money will be used to pay the winners and will also set the amount that he/she can collect from the loser. The casino will place a "button" in front of the Player/Dealer which designates that they are taking the "Player/Dealer" position and further designate whether it is the first or second turn for the Player/Dealer in the banking position. The Player/Dealer will place the collection fee in front of his betting circle.
6. Players at a table then place their wagers in designated betting circles. The Players may place a wager at his/her seat along with other unoccupied betting circles. Each Player must pay the posted collection for the wager they placed in any betting circle where they have money or "action".
7. Once the Player/Dealer has posted the amount of money he/she will wager against the other Players, and once the Players have placed their wagers, the casino dealer will collect all of the fees. This will always be accomplished prior to the start of the game in accordance with the California Penal Code. The casino dealer will take the collection fees and drop them into a locked collection box affixed to the gaming table.
8. After the fees have been collected, the Dealer will deal the cards to the Players and the Player/Dealer. All cards dealt throughout the game are always dealt face up. The casino Dealer is the only person on the table to touch the cards. The Players will signal to the Dealer by hand gesture if they wish to hit or stand. These hand signals will be consistent with industry standard signals such as moving their hand in a sweeping motion towards their body indicating they want an additional card and in moving their hands in a side to side manner, indicating they wish to stay with their cards on the table. The casino Dealer deals the first card to the Player seated to the left of the designated Player/Dealer, in a clock-wise fashion. Each Player will be dealt one card face up and the Player/Dealer will receive his/her first card also. The Player/Dealer's first card will be placed in front of the casino dealer rather than in front of the Player/Dealer's seat position.
9. The casino Dealer will deal a second face up card to the players, again starting at the Player to the first seated position to the left of the Player/Dealer, in a clock-wise fashion. The Player/Dealer will receive a face down card.

10. Players must follow the below listed chart in deciding whether to hit or stand on a particular hand:

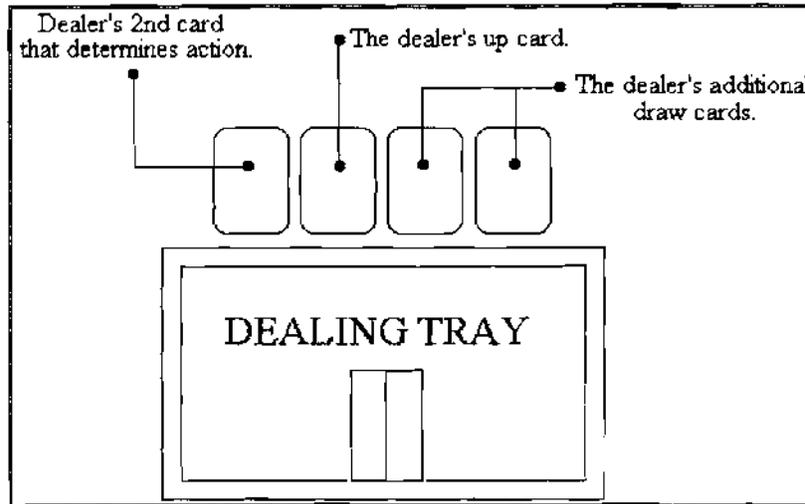
Rules For Player		
<i>Must Stand On</i>	<i>Must Hit On</i>	<i>Have Option On</i>
Soft & Hard 21 "Naturals"	11 Or Less	12
		13
		14
		15
		16
		17
		18
		19
		20

- After all Players have made their best hands by indicating to the casino Dealer that they do not wish to have additional cards dealt to them, the house Dealer will turn over the Player/Dealer hole card. This card will determine where the "action button" will be placed.
- The Action Button determines where the action starts or who will be first to be paid for their winning hand or lose their wager. The Action Button is placed based on its numerical value and in comparison to the Players seated at the table. (Please see the chart below for an example of how the card's value is used to determine the placement of the Action Button.



- Once the hand is played to the end, the payout or collection of the wagers will begin at the seat where the action button is placed. The settling of the wagers will proceed in a clock-wise manner until all wagers have been acted upon.
- In the event that the Player/Dealer does not have enough money on the table to cover all the wagers on the table, there will be no free collection button, refund, or other conciliatory action give to the affected Players by the casino or the Player/Dealer.

15. The Player/Dealer's cards will always be dealt and placed in front of the casino Dealer's tray. The placement of the Player/Dealer's cards is standard in all games and is depicted in the chart below:



16. The casino Dealer continues to draw cards for the Player/Dealer, if necessary until a Hard 17 or higher number is reached. The Player/Dealer does not have an option of hitting a Hard 17 or higher nor staying on a Soft 17 or lower. See the chart below for details:

Rules For Player/Dealer		
<i>Must Stand On</i>	<i>Must Hit On</i>	<i>Have Option On</i>
Hard 17 And Above	Soft 17 Or Less	None

17. Once the Player/Dealer's hand has been made, all winners and losers are determined when their card's numerical value are compared to the Player/Dealer's. The Player/Dealer is never required to cover all opposing player's wagers. A Player/Dealer can only win or lose as much as they have placed on the table to cover a portion or all of the wagers. If there is not enough money from the Player/Dealer position to cover all winning wagers, there will be no refund, free collection, or other form of rebate given to the affected Players.
18. After all wagers are settled, the cards are collected and discarded. The bank button is changed and after every two hands, the Player/Dealer position is rotated in a clock-wise fashion around the table.
19. The next round of play begins once the casino Dealer collects all cards from the table and places them in the discard tray. The casino Dealer will also change the Bank Button, and if necessary (if the same person has already held the Player/Dealer position twice) rotate the Player/Dealer position clock-wise to the next position on the table. If there is no person that intervenes on the Player/Dealer's position, the game will be "Broken" or stopped, as required by the California Penal Code.

GAME RULES

1. A "Natural" (21 and a half) is the best possible hand. If the player and the Player/Dealer's hands are both a "Natural," the hand is a push or tie, and no action is taken on the wager.
2. If a Player's total is less than a "Natural" and the Player/Dealer's total is more than a "Natural" the Player wins the hand.
3. If a Player's total is less than a "Natural" and the Player/Dealer's hand is less than a "Natural" the hand closest to a "Natural" wins.
4. If a Player and the Player/Dealer have the same total and it is less than a "natural," the hand is a push or tie, and no action is taken on the wager.
5. If a Player's and the Player/Dealer's totals are more than a "natural," the following will apply:
 - a. If the Player/Dealer is closer to a "natural," the Player/Dealer wins the hand.
 - b. If the Player is closer to a "natural" the Player loses except when the Player has a 3-card hand with the value of 23, 24, or 25 and then they will "PUSH".
6. The Player/Dealer wins all ties or pushes over a "natural."
7. If a player has more than a "natural" and the Player/Dealer has less than a "natural," the Player/Dealer wins. The player would win if they had less than a "natural" and the Player/Dealer had more than a "natural."
8. Two cards 21 and half beat all other hands. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
9. All collection fees are collected by the casino Dealer prior to the start of play. Collection fees are pre-determined by the casino and can be up to three separate rates per game. All collection rates and wagering limits for the game will be posted at each gaming table and will not be based on a percentage or other factors.
10. Backline betting is allowed; subject to local Ordinance or Code.
11. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code (the Gambling Control Act), are permitted to play.

DOUBLE-DOWN, SPLIT, SURRENDER & ODDS

- **DOUBLE-DOWN**
 - Players can double-down on the first two-cards only, with the exception of all Natural. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. The Player will only receive one card regardless of the total.
 - There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is their any extra collection fee charged to the Player/Dealer.
- **SPLIT**
 - Players can split any two cards of the same value originally dealt to them. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. A Player may draw as many cards as the desire per split card to make the best hand. Players may double-down or surrender after each split.
 - Players can split any two Aces originally dealt to them but can only receive one extra card per Ace. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. Multiple splitting of cards is permitted. Multiple splitting of aces is permitted.
 - There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is their any extra collection fee charged to the Player/Dealer.
- **SURRENDER**
 - Players can surrender at anytime if they do not exceed 20. If they choose to surrender, half of their wager will be forfeited. The Player must indicate they wish to surrender before the Player/Dealer's second card is dealt. Their (the Player's) play for that hand will cease.
- **ODDS**
 - Any Natural hand pays 6 to 5
- **INSURANCE**
 - When the Dealer has an Ace showing, Players can take insurance by betting 1/2 of their Blackjack wager. If the Player/Dealer has a Blackjack the insurance bet is paid 2 to 1 and the Player's blackjack wager loses if the Player does not have a Blackjack.

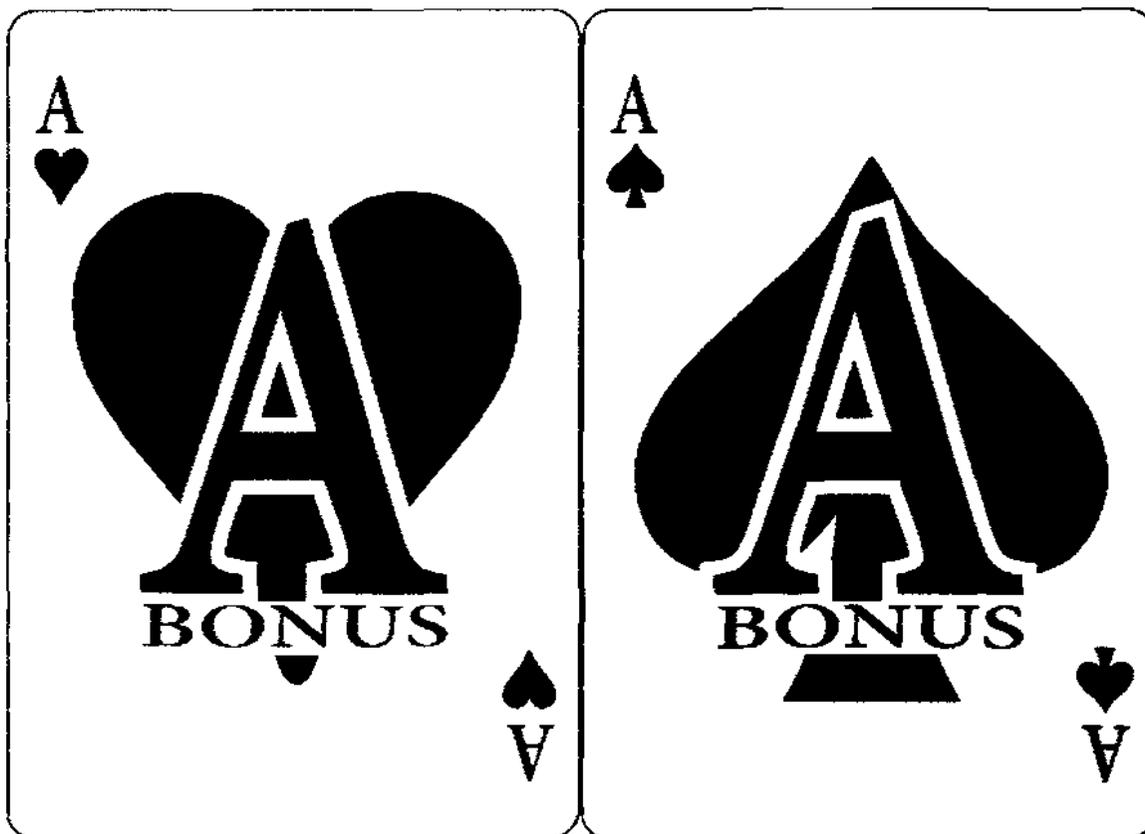
All pay-offs are to the extent that the Player/Dealer's money covers the action on the table. A Player/Dealer cannot win or lose more than the entire amount of money placed on the table prior to the start of the hand.

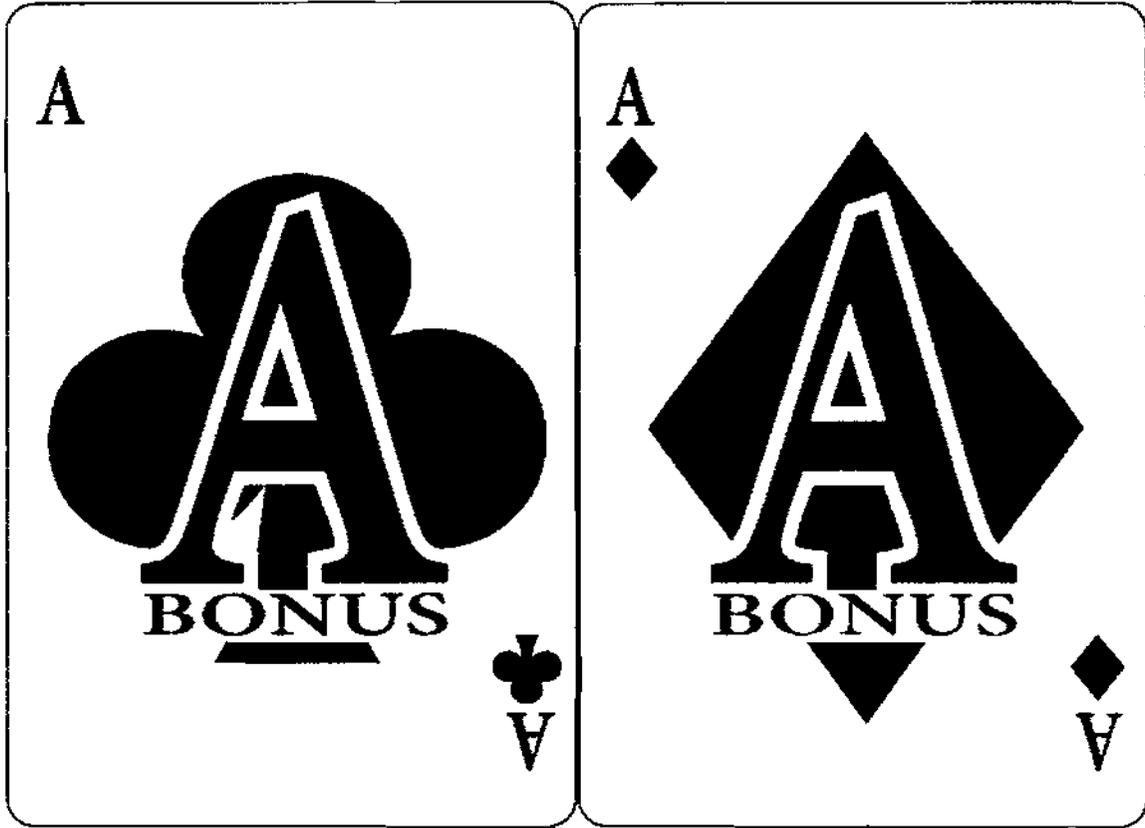
Game Options:

1-If a Player's and the Player/Dealer's totals are more than a "natural ", the following will apply:

- a. If the Player/Dealer is closer to a "natural," the Player/Dealer wins the hand.
- b. If the Player is closer to a "natural " the Player loses except when the Player has a 3-card hand with the value of 25 and then they will "PUSH".

Bonus Ace'





LEGAL

The Player-Dealer position must rotate in a continuous and systematic fashion, and cannot be occupied by one person for more than two consecutive hands. There must be an intervening player-dealer so that no single player can continually occupy the player-dealer position within the meaning of *Oliver v. County of Los Angeles* (1998) 66 Cal. App. 4th 1397, 1408-1409. And in addition to the meaning of AB 1416 (the Wesson Bill) which added section 330.11 to the California Penal Code relating to the California licensed gambling establishments and any future regulatory guidelines from the California Department of Justice, Division of Gambling Control, with respect to the operation of a controlled game featuring a Player/Dealer position.

21st Century Blackjack Collection

Table Limits	Player/Dealer Collection	Player Collection
\$5 - \$50	\$1	\$0.50
\$55 - \$100	\$2	\$1
\$105 - \$500	\$2	\$2

NAPA VALLEY CASINO

Collection Rates

Texas Hold'em, Omaha, Omaha Hi-Lo

Limit	Number of Players	Collection Fee
All Limit Games \$2 - \$100	7 or more	\$4.00
	5 or 6	\$3.00
	4 or less	\$2.00
Option 1* All No Limit Games	7 or more	\$4.00
	5 or 6	\$3.00
	4 or less	\$2.00
Option 2* All No-Limit Games	8 or more	\$5.00
	6 or 7	\$4.00
	5	\$3.00
Option 3* Timed Collection	4 or less	\$2.00
	\$6.00 per player every 1/2 hour	

* Only one collection option will be utilized at any one table at any time. Patrons will be given ample notice of which option is being utilized.

Collection Fees for these games will be taken after the flop.

NAPA VALLEY CASINO

Collection Rates

Pai Gow Poker

Table Limit	Player Collection (per bet)	Action on Table	Player/Dealer Collection
\$5 - \$100	\$1.00	\$5 - \$100	\$1.00
		\$101+	\$2.00

No Bust Blackjack

Table Limit	Player Wager Amount	Player Collection (per bet)	Action on Table	Player/Dealer Collection
\$5 - \$100	\$50 or less	\$0.50	\$50 or less	\$0.50
	\$51-\$100	\$1.00	\$51-\$100	\$1.00
			\$101 and above	\$2.00



Fortune Pai Gow Poker

Standards of play:

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

In Fortune Pai Gow Poker, a player can place an optional Fortune Bonus Bet. A player that wagers at least \$5 on the Fortune Bonus Bet qualifies for an Envy Bonus prize.

Type of card deck used:

Fortune Pai Gow Poker is played with a standard 52 card deck including a joker for a total of 53 cards. A joker may be used as an ace or to complete a straight or flush.

The hand rankings are as follows:

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

Dealing procedures:

The Cardroom dealer will follow the Bureau approved procedures for the Pai Gow Poker game(s) offered at the cardroom.



Fortune Pai Gow Poker

Type of gaming table utilized for this game:

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

Number of players in the game:

Fortune Pai Gow Poker is played on a standard Pai Gow Poker table which seats a maximum of seven players including the player/dealer position for a total of eight seated positions.

How and when house fees are collected:

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

Betting scheme:

Players may place wagers bearing in mind the posted table minimum and maximum. Players must make a standard Pai Gow Poker wager and will then have the option to make a Fortune Bonus wager as well. If a player wagers at least \$5 on the Fortune Bonus, the player qualifies for the Envy Bonus and the Casino dealer must place an Envy button next to the wager.

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

Round of Play

- ❖ Each player and the player/dealer put up any bets they wish to place for the next hand. Players have the option of placing a Fortune Bonus bet at this time.
- ❖ The Cardroom dealer will then follow the, Bureau approved, procedures for the standard Pai Gow Poker game(s) offered at the cardroom.
- ❖ Once the player/dealer's hand is set, each player's hand is exposed, in turn, and compared to the player/dealer's hand to determine the winners, losers, or tie hands.
- ❖ Once the standard Pai Gow Poker wagers are settled (win, lose, tie/push) the Cardroom dealer will determine if the player's hand qualifies for the Fortune Bonus and/or the Envy Bonus.



Fortune Pai Gow Poker

- ❖ The Fortune Bonus bet considers the best hand possible among the player's seven cards.
- ❖ If the player's hand qualifies for payouts, the player is paid according to the posted pay table.
 - The dealer leaves the Envy button, if applicable, next to the player's original wager and payouts. The dealer will not pick up envy buttons until all wagers are reconciled.
- ❖ If the player's hand does not qualify for payouts, the player/dealer collects the Fortune Bonus wager.
 - The dealer leaves the Envy button, if applicable, next to the player's original wager and payouts. The dealer will not pick up envy buttons until all wagers are reconciled.
- ❖ The player/dealer pays any Envy Bonuses at the end of the round.
 - If at least one player has a four of a kind or higher, all players with Envy buttons win (see pay table).
 - In the event more than one player has at least four of a kind, then all players with envy buttons win multiple payouts.
 - A player cannot win an Envy Bonus for their own or for the player/dealer's hand.
- ❖ The player/dealer collects all losing Bonus wagers and pays all winning Bonus wagers.
- ❖ There is no additional collection fee for placing a Fortune Bonus wager.
- ❖ The cards are collected, shuffled and a new round begins.
- ❖ The player/dealer position rotates in a systematic and continuous way among the seated players, and no one player may serve as the player/dealer for more than two consecutive hands. The player/dealer button rotates clockwise around the table.



Fortune Pai Gow Poker

BONUS BET PAYTABLE OPTIONS

***Each Cardroom licensee must specify which two (2) paytables they would like approved. However, only one payout option may be offered at any one table at any one time. Patrons will be given ample notice of which option is being offered and it will be displayed prominently via printed flyers, digital display, and any other forms of advertisements.**

Hand	FPG-02	
	Pays	Envy
7 Card Straight Flush	8,000 to 1	\$5,000
Royal Flush + Royal Match	2,000 to 1	\$1,000
7 Card Straight Flush with Joker	1,000 to 1	\$500
5 Aces	400 to 1	\$250
Royal Flush	150 to 1	\$50
Straight Flush	50 to 1	\$20
4 of a Kind	25 to 1	\$5
Full House	5 to 1	
Flush	4 to 1	
3 of a Kind	3 to 1	
Straight	2 to 1	



Fortune Pai Gow Poker

Glossary of terms used in the controlled game:

- Action Pile** The pile chosen by the player/dealer, before the hand begins, which will be given out to the seated-position determined by the shake of the dice cup.
- Action Button** A token used to designate where the settling of bets will begin (the action).
- Action** The player position where the settling of bets begins.
- Copy** When a player's hand is ranked equally to the player/dealer's hand.
- Envy Bonus** A payout that is made if a player wagers at least \$5 on the Fortune Bonus bet and at least one player has a four of a kind or higher, all players with Envy buttons win.
- Fortune Bonus** An optional wager that can be placed by a player and paid according to the payable.
- Player/Dealer** Seated-position that, for any given hand of play, all other players at the table are playing against. The player in that position taking the player/dealer position is also referred to as the player/dealer.
- Seated-positions** The seven designated positions on the table (often designated with a number) where players may place bets and receive a hand.
- Push** When a player wins either the high or the low hand and the player/dealer wins the other.



Fortune Pai Gow Poker

Collection Rates:

Table Limit	Player Fee Collection	Total Player Wagers	Player/Dealer Fee Collection	Jackpot Fee
\$10 - \$100	\$1.00	\$10 - \$100	\$1.00	\$0.00
		\$101+	\$2.00	



1.3

Standards of play:

Three Card Poker (TCP) is a three card poker game that utilizes a player/dealer position. As in other games featuring a player/dealer, the players play against another player where they will collect all winnings and pay all losing bets to the extent that their money covers.

The player/dealer position will be selected as in other games approved by the Bureau of Gambling Control; and the player/dealer will only “bank” the hand (including bonus bets) for two (2) consecutive times before it is rotated in a clockwise fashion around the gaming table.

All standard poker rankings will be used from the minimum winning hand of a high card to the best hand; a Royal Flush.

Type of gaming table utilized for this game:

Three Card Poker may be played on either a standard blackjack table having eight places on one side for the players and the player/dealer, a standard poker table that seats up to nine players and a player/dealer for a total of ten seated players, or a standard baccarat style table which seats up to thirteen players and a player/dealer for a total of fourteen seated players.

The cloth covering a Three Card Poker table (the layout) shall have betting areas for eight players. Within each betting area there shall be three separate designated betting spaces labeled ‘Ante’ and ‘Play’ for the placement of bets, as well as a separate circle for the placement of a bonus bet labeled ‘Bonus.’

Number of players in the game:

A maximum of eight, ten or fourteen players including the player/dealer position.

Type of card deck used:

1. **Shuffling Machine:** Cards used to play Three Card Poker shall be dealt from a multiple deck automatic card shuffling device (‘shuffler’) or shoe.
2. **Physical Characteristics:** Cards used to play Three Card Poker shall be in standard decks of fifty-two (52) cards.
3. **Number of Decks:** Cards used to play Three Card Poker may be played with one (1) to eight (8) standard fifty-two (52) cards with backs of the same design.

Betting scheme:

1. All wagers in Three Card Poker shall be made by placing gaming chips on the appropriate betting areas of the table layout keeping in mind the table minimum and maximum wagering limits.
2. All wagers shall be placed prior to the dealer announcing “No more bets.” No bets shall be made, increased, or withdrawn after the dealer has announced “No more bets.”
3. At the beginning of each round of play, each player shall be required to place an ante wager. Each player will have the option to place a play wager, after inspecting their hand, which must be equal to the ante wager.



1.3

4. Each player at a Three Card Poker table, who has placed the ante wager required above, shall also have the option to make an additional "bonus wager" that awards a bonus payout to the player(s) who receive a poker hand consisting of certain hand combinations as listed in the *Bonus Bet Payout Table*.

Dealing procedures:

1. The dealer shall wait for each player to place their ante bets as well as any bonus bets. After each player has had the opportunity to place his/her bonus bet, the dealer will announce "No more bets."
 - a. The dealer shall deliver then deal each seated player with a wager three cards, face-down, starting to the left of the player/dealer, then in turn to each of the other players, including the player/dealer, moving clockwise around the table. The stack given to the player/dealer shall be delivered face down after which one card will be turned face up.

Round of Play

1. After the dealing procedures above have been completed, each player shall examine his/ her cards.
2. Each player who wagers in Three Card Poker shall be responsible for his/ her own hand and no person other than the player or the dealer may touch the cards of that player. Each player shall be required to keep his/ her three cards in full view of the dealer at all times.
3. After examination of the cards, each player who has placed an ante wager shall have the option to either make a play wager in an amount equal to the player's ante wager or forfeit the ante wager and end his/ her participation in the round of play. The dealer shall offer this option to each player, starting with the player to the left of the dealer and moving clockwise around the table in order.
 - a. If a player has placed an ante wager and a bonus wager but does not make a play wager, the player shall forfeit both the ante wager and the bonus wager.
4. After each player has either placed a wager on the table in the play wager area or forfeited his/ her wager and hand, the dealer shall collect all forfeited wagers and associated cards, placing them in the discard rack.
5. The dealer shall then reveal the remaining player/dealer's cards and place the cards so as to form the highest possible ranking hand. The player/dealer must qualify to play with a minimum of Queen-high.
 - a. If the player/dealer does NOT qualify, the play bet receives no action. The dealer shall immediately refund this bet to players. However, if the player/dealer's hand did not qualify, the player/dealer will automatically pay each ante (the ones not surrendered by folding) even money regardless of whether the player's hand ranks higher than the player/dealer's or not.
 - b. If the player/dealer's hand qualifies, the dealer shall immediately stack each player's play bet atop the Ante.
 - i. If the player's hand beats the player/dealer's hand, the player wins even money.
 - ii. If the player/dealer's hand beats the player's hand, the player loses.
6. The dealer shall then reveal the three card hand of each active player, starting with the player farthest to the dealer's right.



1.3

7. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.
8. The player/dealer will first collect all losing wagers and then pay all winning wagers. Once the player/dealer's wager has been exhausted, the wagers not covered by the player/dealer will be returned to the players.
9. Player/dealers are never required to cover all opposing players' wagers. Payoffs of wagers are limited to the amount of the player/dealer wager. The house never participates as a player/dealer. The house never takes a percentage of wagers placed in the game. There is no maximum on the player/dealer's wager.
10. The player/dealer position rotates in a systematic and continuous way among the seated players, and no one player may serve as the player/dealer for more than two consecutive hands. The player/dealer button rotates clockwise around the table.

Bonus Bet:

The Bonus Bet is an optional side bet for Three Card Poker. The rules are as follows:

1. Bonus Bets must be placed prior to the initial deal.
2. Bonus Bets may be made at any amount within table betting limits to qualify for a Bonus Bet payoff.
3. The Bonus Bet only considers the three cards each player receives.
4. If the player's hand qualifies for payouts, the player is paid according to the posted pay below by the player/dealer.
5. If the player's hand does not qualify for payouts, the player/dealer collects the Bonus bet.
6. The player/dealer will pay all winning bonus bets and will collect all losing bonus bets.
7. Once the player/dealer's wager has been exhausted, the wagers not covered by the player/dealer will be returned to the players.
8. Bonus Bets pay as follows:

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



1.3

How and when are house fees collected:

Table Fees: Fees will be charged for all wagers and shall be determined prior to the start of play of any hand or round. The actual collection of the fee will occur prior to the start of a hand. Ample notice shall be provided to players relating to the assessment of fees. Flat fees on each wager may be assessed at different collection rates.

Glossary of terms used in the controlled game:

Action Button	A token used to designate where the settling of bets will begin (the action).
Action	The player position where the settling of bets begins.
Ante	The mandatory wager players make before seeing their hand.
Bonus Bet	An optional bet for players who place an ante bet. See bonus bet pay chart in rules.
Fold	The player option to surrender his/her ante, rather than continue the game.
Hand	A five card poker hand formed for each player by combining the three cards dealt to the player and the two community cards.
Play Bet	An optional bet that players make after seeing their three-card hand. The play bet must equal the ante bet.
Play Wager	If players make the play bet, it means they wish to enter the showdown against the player/dealer. If players decide not to make the play bet, they forfeit their ante wager, and are no longer in the game.
Player/Dealer	Seated-position that, for any given hand of play, all other players at the table are playing against. The player in that position taking the Player/dealer position is also referred to as the Player/dealer.
Qualifier	A specific set of card(s) that a player and/or the Player/dealer must have to play.
Round of Play	One complete cycle of play during which all wagers have been placed, all cards have been dealt and all remaining wagers have been paid off or collected in accordance with the game rules.
Seated-positions	The designated positions on the table (often designated with a number) where players may place bets and receive a hand.
Suit	One of the four categories of cards: club, diamond, heart, or spade.



1.3

Three Card Poker 1.3 Collection Fees

Table Limit	Amount of Wager/Action	Player's Fee	Player/Dealer Fee
\$5 - \$100	\$5 - \$50	\$0.50	\$0.50
	\$51 - \$100	\$1.00	\$1.00
	\$101+		\$2.00