

CATFISH BEND CASINOS, L.C.

RULES OF THE GAME

BLACKJACK

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IRGC Signature

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Date Approved

BJ - 1

INTRODUCTION

The object of the Blackjack game is to accumulate cards with point totals as close to 21 without going over 21. Face cards (Jacks, Queens and Kings) are worth 10 points. Aces are worth 1 or 11 whichever is preferable. Other cards are represented by their number. If a player and the house tie, it is a push and no one wins. An Ace and a 10 value card on the first two cards dealt is considered a Blackjack and is an automatic player win unless the house ties, in which case it is a push and the player gets the bet back.

Each player in turn either stays or takes more cards to try and get closer to 21 without busting. A player may stand at any time. Players who do not bust wait for the Dealer's turn. The remaining players with a higher count than the Dealer win. If the Dealer busts, all the remaining players win. Other betting options allowed include Insurance, Double Down, Splitting and Even Money.

PLACEMENT OF WAGERS

1. Player's Bets:

All players' original bets must be in the box provided on the layout. Any checks outside or between the designated boxes shall be considered no bet.

2. Double Down Bets:

Double Down bets will be placed next to the original bet inside the betting area.

3. Splitting Pairs Bets:

Bets to split pairs will be placed toward the right and left sides of the betting area.

4. Insurance Bets:

Insurance bets will be placed on the insurance line in front of the player's betting area.

5. Dealer Toke Bets:

A. Toke bets will be placed in the dealer toke bet area.

B. Toke bets, at player's discretion, on double downs will be placed to the Dealer's right of the original toke bet.

C. Insuring a Dealer's toke bet at player's discretion shall be placed to the Dealer's right of the player's insurance bet.

DEALING PROCEDURES

1. Prior to the first card dealt for each round of play, each player shall make a wager.
2. Bets may not be handled, removed or altered after delivery of the first card to the first player. In addition, once an insurance, double down or split pairs wager has been made, no player may handle, remove or alter the wagers.
3. No more than seven original hands will be dealt to the players. (There are seven betting areas on the layout.)

4. If a player is playing more than one hand at a full table, the player may be asked to give up the extra hand(s) if new players want in.
5. A player may play a maximum of three hands (spots). The Dealer will call out "Playing three" in a clear, audible voice to the Floor person. **If the player drops from playing three hands he/she may not go back to three hands until the next shoe begins.** (At shift Manager's discretion.)
6. Cards will be delivered from left to right around the table with each player receiving one card at a time.
7. Cards will be placed on the layout face up to the players.
8. No player or spectator may touch the cards.
9. Dealer's first card is dealt face up. Dealer's second card will be dealt face down.
10. The Dealer will only hit cards to a player after receiving a **clear hand signal** that additional card(s) are wanted. Verbal directions will not be permitted in the absence of corresponding hand signals.
11. The Dealer will move to the next player after receiving a **clear hand signal** that no additional cards are wanted or the player breaks. Verbal directions will not be permitted in the absence of corresponding hand signals.
12. The Dealer must place all hit cards on the original two cards in a manner which leaves at least two thirds (2/3) of the card visible.
13. All breaking hands will be removed from the layout immediately and placed in the discard rack. On a broken hand, the checks will be picked up first and then the cards.
14. All hands still in play will be left on the layout until taking and paying is complete.
15. When the card dealt face up to the Dealer is an Ace, King, Queen, Jack, or Ten, the Dealer will "peek" at the hole card. Should the Dealer's hand not produce a blackjack, all players' Blackjacks will be paid immediately, the player's cards will be removed immediately and placed in the discard, then normal play resumes.
16. Should the Dealer fail to notice a Blackjack, the cards are to remain on the table until the take and pay process begins. At that time, the Blackjack will be paid in the regular order of take and pay for each player.
17. The Dealer must indicate all "pushes" with a pat on the layout prior to proceeding to the next player's hand.
18. The Dealer must hit, if the Dealer's hand is 16 or less.
19. The Dealer must stand on a hard hand of 17 or more
20. The Dealer **must** hit a soft 17. (A hand containing an Ace being counted as an 11 to achieve a total of 17.)

21. When the Dealer turns over the hole card, the hole card will be on the Dealer's left, with the face up card immediately to the right of the hole card, and any hit card(s) will be placed to the right of the original hand. The Dealer will announce the two-card total and each new point total as each hit is placed.
22. All Dealer's hit cards will be separated as they are exposed. They are not to be placed over the previous card.

MULTIPLE HAND BLACKJACK

All Blackjack rules shall apply unless otherwise stated below.

1. Player must play a minimum of two hands (spots) and a maximum of seven hands.
2. Betting areas are on a first come first served basis.

SPLITTING HANDS

1. Whenever the initial two cards dealt to a player are a pair or of equal value, the player may elect to split the hand into two separate hands provided that he/she makes a wager on the second hand in an amount **equal** to his/her original wager.
2. When a player splits, the Dealer shall deal a second card to the first hand and wait until the player indicates his/her decision to stand, draw, double down, or split. The Dealer must finish with the first hand before proceeding to the second.
3. A token bet for the Dealer must play on the first hand, in order, if the player doesn't wager an additional token bet.
4. A player may split pairs to create a maximum of four hands. The cards are placed so as to not overlap each other. Keep the cards in the order of which they were dealt and keep the wager with its corresponding hand.
5. A player may draw additional cards to each hand created. If a player split Aces, the hand may receive only one card on each Ace.
6. The player must be given at least one additional card to each card split.
7. The player may double-down on either or both hands created, except when splitting Aces.
8. A split hand that results in a hand containing an Ace and a Ten-count card will be viewed as a hand of 21 only, NOT a blackjack.
9. When a player turns a pair of fives and doubles his bet, the Dealer **must ask** if he/she is "splitting" or "doubling-down".

DOUBLE DOWN OF HANDS

1. A player may elect to double down with any two original cards. The player may bet any amount up to the original bet on the condition that only one additional card will be dealt to the hand.
2. If a player elects to double down for less than the original bet, the Dealer should notify the Supervisor by calling out "Doubling down for less".
3. A player who is betting the table maximum may duplicate the original wager when doubling down.
4. A player may double-down on either or both hands created when splitting, except when splitting Aces.
5. When a player turns a pair of fives and doubles his bet, the Dealer **must ask** if he/she is "splitting" or "doubling-down".
6. The double down card will be exposed and placed **perpendicular** to the two cards involved in such a manner as to keep the numbers exposed on the player's second card.

INSURANCE

1. When the Dealer's face up card is an Ace, the Dealer must call for insurance.
2. Insurance is a separate bet from the original bet. The player is betting that the Dealer has blackjack. The insurance bet may be less than, but no more than, one-half (1/2) the original bet.
3. When calling for insurance:
 - A. The Dealer must wave a hand across the table and state "Insurance open".
 - B. The Dealer should be certain that each player receives a chance to place an Insurance bet or decline
 - C. The Dealer must wave a hand back across the table and state "Insurance closed".
4. The player may insure any hand regardless of value.
5. Once Insurance has been closed, the Dealer will peek at the hole card to check for Blackjack.
6. If the Dealer has blackjack:
 - A. The player's original bet loses.
 - B. The Dealer takes the losing bets and pays Insurance bets. The Dealer may use the same money to pay.
7. If the Dealer does not have blackjack:
 - A. The player's original bet remains.
 - B. The Insurance bet loses.

8. If a player's hand is a Blackjack and the Dealer's face up card is an Ace, the player may call for an even money payoff for their Blackjack. This transaction will be completed immediately and the player's cards will be put in the discard pile.

PROBLEM SOLUTIONS

1. When a card is exposed by error or misunderstanding, a supervisor shall be notified immediately.
The **supervisor** will:
 - A. Offer the card to the player involved. If that player does not want the card, the card is to be offered to the next player and if that player refuses it, it should be burned.
 - B. If the second player took the card, the Dealer then continues to the last player and then returns to the original player if he/she wanted a card.
2. Should a Dealer hit a hand of hard 17 or more, a supervisor must be called. The card will be burned and the Dealer will stand on the original hard 17 or more hand.
3. Should the Dealer's hole card be exposed while dealing, the Dealer must call a supervisor. The Dealer will continue dealing and the players have the advantage of knowing what the Dealer has.
4. If, after completing all hands, the Dealer discovers a Blackjack in his hand, the Dealer must call a supervisor and the hand becomes a 21, not a Blackjack. If a player had doubled down in the hand, the Dealer shall collect the amount of the original wager but not the additional amount wagered in doubling down. Or if a player had split pairs, the Dealer shall only collect the amount of the original wager and not the additional amount wagered in splitting pairs.
5. Should a player miss being hit, the Dealer will call a supervisor. With the supervisor present, the player will be given the option of calling the hand dead or to receive a card(s) after all of the players have completed their hands but before the Dealer has turned over the hole card and completed his/her hand.
6. Cards can be backed up one spot unless the Dealer has received their first card. The Supervisor **must** be called over before backing up the cards.
7. If a player has inadvertently been dealt only one or more than two cards, a supervisor **must** be called. The supervisor will offer the player the option of sitting out that hand (card will be burned), declaring the hand a misdeal, or keeping the card that would have been dealt. The supervisor's decision will be final.
8. If no cards are dealt to a player's hand, a supervisor should be called and it is considered no hand. The player will be included in the next hand.
9. If a Dealer has an incorrect number of cards, the Dealer must call a supervisor. The **supervisor** will offer the player(s) the option of playing the hand, folding the hand and player's money being returned, or declaring the hand a misdeal.
10. If Dealer forgot to deal to himself/herself while acting on the player's hand, the Dealer must call a supervisor. The **supervisor** will:
 - A. Deal cards to Dealer's hand and offer players the option to play or not to play.

B. Make all decisions at his/her discretion

11. Should the Dealer not have enough cards in the shoe to complete a round of play, the Dealer must call a supervisor. The **supervisor** will either shuffle the cards from the discard rack and resume play or call a misdeal.
12. A card found turned face upward in the shoe shall be burned only if the player does not want it.

SINGLE DECK BLACKJACK

All Blackjack rules shall apply unless otherwise stated below.

1. This game will be hand dealt.
2. The odds on a Blackjack will pay 6 to 5.
3. The cards will be dealt with a standard 52-card deck.
4. The Dealer will be dealt one card face up and a second card face down, tucking it under the face up card.
5. Cards will be delivered face down from left to right around the table, with each player receiving one card at a time.
6. To shuffle, divide one deck in half, riffle, strip, riffle and repeat.
7. A player may play no more than two hands.
8. Player's may only join the game at the beginning of a new shuffle.
9. Double down will only be allowed on 10 or 11.
10. The burn card will not be shown.
11. The Dealer shall hold the deck up to protect the cards from exposure, except: When making change, taking and/or paying, or collecting the cards. In these cases, the Dealer will hold the cards in his/her palm.
12. When a Dealer exits the table, he/she will spread the cards, tap out and the oncoming Dealer will then shuffle.

DOUBLE-DECK BLACKJACK

All Blackjack rules shall apply unless otherwise stated below.

1. Game is dealt with two standard 52-card decks.
2. This game may be dealt by hand or from a shoe.

3. Double down will only be allowed on 10 or 11.
4. The burn card will not be shown.
5. Player's may only join the game at the beginning of a new shuffle.
6. Shuffle: Divide two decks. Take half of each deck, riffle, strip, and riffle. Take the remaining cards, riffle, strip, riffle, then riffle both decks together.
7. The Dealer will offer the cut card to the first player at the game or the player who received the cut card through the dealing process. If the player refuses to cut, the offer will be given to the next player. The Dealer then takes the cut off portion from back to front. The Dealer will then place the cut card 1/3 from the back of the deck.
8. In hand dealt games, the Dealer shall hold the deck up to protect the cards from exposure, except: When making change, taking and/or paying, or collecting the cards. In these cases, the Dealer will hold the cards in his/her palm.
9. When a Dealer exits the table, he/she sets the cards down with their finger on the decks until the oncoming Dealer picks them up. The outgoing Dealer will then tap out. The oncoming Dealer will burn a card and continue dealing. If using a shoe, the outgoing Dealer will bring the shoe to the center and tap out. The oncoming Dealer slides the shoe back to the side, burns a card and continues dealing.

PAYOUTS AND ODDS

1. After each round of play is complete, the Dealer shall collect all losing wagers and pay all winning wagers. All winning blackjacks will be rounded down to the nearest dollar or half dollar.
2. When Dealer's hand breaks, **the Dealer must** verify that each player's hands totals 21 or less before paying.
3. If the Dealer's face up card is 2 through 9 and a player has Blackjack, the Dealer shall pay the Blackjack at odds of 3 to 2 and shall remove the player's cards before any player receives a third card.
4. If the Dealer's face up card is a 10 point value and a player has Blackjack, the Dealer shall announce the Blackjack but shall not make payment until all other cards are dealt and the resulting player's hands are acted on.
 - A. If the Dealer's second card gives him/her a Blackjack, the player's hand is a push.
 - B. If the Dealer's second card does not give him/her a Blackjack, the player's Blackjack will be paid before play resumes.
5. All winning wagers shall be paid at odds of 1 to 1 with the exception of Blackjack, which shall be paid at odds of 3 to 2.
6. Insurance bets shall be paid at 2 to 1. The Dealer pays the player even money on a Blackjack when the player requests that instead of insurance.

7. A losing bet may be used to pay a winning Insurance bet. The Dealer may combine the bet into one stack on a double down bet.



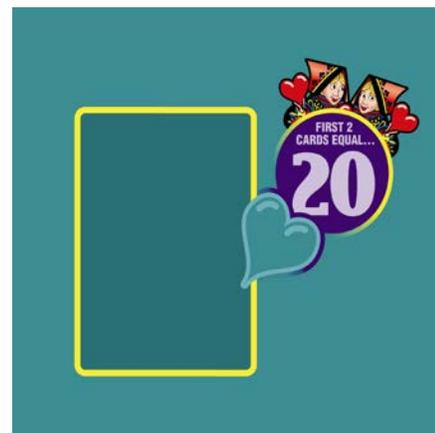
RULES OF PLAY AND DEALING PROCEDURES

SUMMARY OF GAME

1. Lucky Ladies™ is an optional proposition bet used in the game of Blackjack. Lucky Ladies™ may be played on 1 - 8 deck blackjack games only.
2. The proposition is whether or not the player's first two cards equal a total of twenty. Additional bonuses are paid if the player's two cards equaling twenty are suited, (e.g. Ace of Clubs and Nine of Clubs) or matched, (e.g. two identical cards such as two King of Diamonds). Special bonuses are awarded if the player's first two cards are each a Queen of Hearts, (the "Lucky Ladies"), and the top prize is awarded if the player's Queen of Hearts pair occurs at the same time the dealer has a blackjack.
3. The outcome of the primary blackjack bet has no bearing on the Lucky Ladies™ bet and vice versa. A player can win on one and lose on the other.
4. Other than the payment or loss of the proposition bet on the first two cards, there is no affect on the primary game of blackjack and no changes in dealing procedures or player strategy.

START OF GAME

5. Prior to the start of each round of blackjack play, players are afforded the opportunity to place a voluntary Lucky Ladies™ bet on the designated spot on the table layout at the same time their primary bet is made and before any cards are dealt. A sample of the designated Lucky Ladies™ wagering spot is shown at right:
6. The minimum and maximum wagering limits of the Lucky Ladies™ wager are determined by the house and/or in accordance with their limits established by the gaming regulatory body. The wagering limits and any aggregate payout limitations are to be posted on the table, in plain view of the players in accordance with their internal controls and gaming regulations.
7. After all wagers have been placed, the dealer deals the first two cards to each player and to themselves in the same manner as regular blackjack dealing procedures.



DETERMINATION OF WINNER; TAKE OR PAY PROCEDURES

8. Once the dealer has dealt the first two cards to each player, the dealer must determine if any of the players, that bet the Lucky Ladies™ wager, have a hand whose first two cards total 20.
9. Beginning from the dealer's right to left, in a counter clock-wise rotation, the dealer takes all losing Lucky Ladies™ wagers and pays all winning Lucky Ladies™ wagers.
10. The winning payoff odds depend upon the number of decks used and are as follows:

MULTIPLE DECKS		
WINNING HAND	PAYTABLE "A"	PAYTABLE "B"
Queen of Hearts pair w/ Dealer Blackjack	1000	
Queen of Hearts pair	125	
Matched 20	19	
Suited 20	9	
Any 20	4	

Note: All odds shown above are "to 1" and only the highest qualifying hand is paid. For example, if a player's initial two cards are two Queen of Clubs, the hand is paid as a "Matched 20" only. They do not also receive payment for a "Suited 20" or "Any 20."

11. There is one exception to the take or pay procedure described above. If any player with a Lucky Ladies™ wager is dealt a pair of Queen of Hearts and the dealer has either an Ace, King, Queen, Jack or Ten card showing they do the following:
- (a) Immediately notify the floor person.
 - (b) At the floor person's direction, perform the following steps.
 - (c) Remove any losing Lucky Ladies™ wagers and pay any winning wagers, except for the player with the Queen of Hearts pair.
 - (d) If the dealer's face up card has a value of ten:
 - (i) The floor person instructs the dealer to peek at their hole card.
 - (ii) If the dealer does not have a blackjack, the dealer pays the player with the Queen of Hearts pair. The round then plays as normal.
 - (iii) If the dealer does have a blackjack, they turn over their cards and collect all losing primary wagers from all players, including the player with the Queen of Hearts pair. The dealer then removes all of the player's cards on the table except for the player with the Queen of Hearts pair. At this time there should only be the following showing on the table: The remaining player's first two cards, (Queen of Hearts pair); their Lucky Ladies™ wager; and the dealer's first two cards, (a blackjack). The dealer then pays the Lucky Ladies™ wager to the player with the winning Queen of Hearts pair and removes all cards.
 - (e) If the dealer's face up card is an Ace:
 - (i) The dealer offers insurance to all players. (*Assumes the casino normally offers insurance on face up Aces in their blackjack games.*)
 - (ii) If the dealer does not have a blackjack, the dealer removes all losing insurance wagers as normal, including the player with the Queen of Hearts pair. The dealer then pays the Lucky Ladies™ wager to the player with the Queen of Hearts pair. The round then plays as normal.
 - (iii) If the dealer does have a blackjack, they turn over their cards and collect all losing primary wagers and pay all winning insurance wagers from all players, including the player with the Queen of Hearts pair. The dealer then removes all of the player's cards on the table except for the player with the Queen of Hearts pair. At this time there should only be the following showing on the table: The remaining player's first two cards, (Queen of Hearts pair); their Lucky Ladies™ wager; and the dealer's first two cards, (a blackjack). The dealer then pays the Lucky Ladies™ wager to the player with the winning Queen of Hearts pair and removes all cards.

RESUMPTION OF BLACKJACK GAME

The take or pay procedure for the Lucky Ladies™ wager is accomplished prior to any additional cards being dealt by the dealer. At the conclusion of the Lucky Ladies™ take or pay procedure, the blackjack game resumes as normal