

PANGUINGUE (also called PAN)

1. The fee is based on the condition of the game.
The fee is collected before the hand is dealt
2. Wagering is called 'condition'
Conditions playable are 2.00 - 5.00 -10.00

If the condition is 2.00 the fee is 2.00 ante 2.00
If the condition is 5.00 the fee is 3.00 ante 5.00
If the condition is 10.00 the fee is 4.00 ante 5.00

3. There are ten decks of cards.
The Eights/Nines/Tens are removed.
4. There are no Jokers in the deck.
5. Each player antes one chip conducive to the size of the game.
A non-playing house dealer deals out a total of 10 cards to each player (from right to left) and they are dealt out in two rounds of five at a time. The dealer then places the antes on a block in the center of the table.
They are now called 'Tops" see glossary.

6. You are dealt 10 cards, the player who is first to meld 11 cards face-up on the table wins the hand.
7. not applicable
8. There is no betting scheme in this game as in other games.

The player having received 10 cards from the dealer, has only two options. To play the hand or throw it away.

On a round of play, a knock in turn means you will play.

Your hand shall consist of the various pay cards you are melding on the table.

You shall be paid for those 'pay cards' by each active player in the hand.

The object of the game is to win points, or chips by playing the cards in your hand in valid melds face-up on the table in front of you.

(Please See Pan Rules)

9. There are no ties in this game

PANGUINGUE

AN INTRODUCTION TO THE GAME

(pan-ginn-gay) commonly known as 'Pan' is a bastardized form of Rummy and has been a favourite game for so many years, that it's origin is obscure.

Whatever the origin may have been, (damm his soul) this game is very popular. In fact, there are areas in which Pan seems to enjoy equal popularity with Poker, the admitted King of all card games.

Players must recognize that 'Pan' is an unusual game. There are certain traditions that will not be found in other games.

There is colorful slang terms associated with the game and all Pan players become accustomed to hearing and saying them. (see pan glossary)

No game can enjoy long life and continued popularity if it lacks the basic requirements of quick, decisive action coupled with sustained interest over long periods of play. 'Pan' provides these elements fully.

Note: This is a PAN rule pamphlet, not an instruction book. The best way to learn pan is to sit down with our instructors and play a few practice hands. It is one of the very few games that can be learned in just one sitting.

After you have read the rules, tried a few practice hands, and feel that you can stand up to this fact action game, **GIVE IT A WHIRL.**

PAN RULES

STRUCTURE OF THE GAME

The House does not bank the game. In California, it is illegal to do so.

OBJECT OF THE GAME is to win points, or chips, by playing cards in your hand in valid melds face-up on the table in front of you. The first player to play all ten cards plus the eleventh or draw card wins the hand and collects appropriate pay for the value of their melds as they lay on the table.

NUMBER OF PLAYERS Two to Several. Best for 6, 7, or 8 players.

THE BUY-IN

The buy-in is twenty chips of equal value for the condition of game.

THE DECK

Pan is played with a set of 8 decks from which all 8s, 9s, 10s, and Jokers have been removed from each deck. (A total of 320 cards)

RANK OF CARDS

Cards in each suit rank King as (high) Q, J, 7, 6, 5, 4, 2, and Ace as low. The Jack and seven are in sequence. There is no rank of suits, except that Spades pay double in some cases.

ANTES

Each player antes one chip. The dealer places the antes on a block in the center of the table and they are now called 'the Tops' (see glossary)

THE DEALER

A non-player house dealer (also called mucker) is responsible for shuffling the deck and maintaining a reasonable pace at the table.

- * Generally, rules are enforced only at the request of the player.**
- * The dealer is not permitted to assist or advise players except to calculate the value of a collection or of the 'outs' when asked only. (see glossary for definition of 'outs')**
- * The dealer will call the outs as the hand lays. He may not re-arrange cards so as to accrue greater value on the outs.**
- * Players assume responsibility for protection of their own hand and the enforcement of their rights as stated in the rules.**
- * When justified by the rules, the dealer will foul a player's hand at the request of another player in action. (See Foul Hands and Cards)**

THE DEAL

The rotation of dealing and playing is to the right, not to the left, as in most card games. 'Always count your cards after each deal'

- * Starting with the previous winner, the dealer gives each player a total of ten cards, dealt in two rounds of five at a time.**

DECLARING

After looking at their hand, each player declares whether he is playing or not.

- * A knock in turn means you will play. A player may change his declaration to play until the next player has acted.**
- * The last player may not change his declaration after the first card has been drawn from the deck and exposed.**
- * If the player is not playing, he throws his hand into the discards and he forfeits his ante only and they may not participate, financially or verbally, in the play of the hand.**
- * If the player declares that he is playing, he is in for the duration of the hand and must make all appropriate payments, according to the rules, until the hand has been completed.**

THE DRAW

After the declarations, the draw is begun by the winner of the previous hand (of 'if' the previous winner has declared not to play the hand, then the first player to his right draws first)

- * In every hand, the first player has the right to draw twice from the deck, but only on the first draw of the hand. After that, each player gets only one draw from the deck.

DISCARDING

When a player does not want to use a drawn card, the discard is simply tossed into the discards (also called the muck)

- * The next player has a right to use a 'drawn card' from the previous player.
- * No player has a chance at anytime to use a discarded card from a player's hand.

MELDS

'To meld' is to take cards from your hand and to play them face-up on the table in front of you.

- * A valid meld (or spread) cannot be established on the board until the player's hand is hit, that is, until he draws a card that can be combined with cards from his hand and played as a meld.

DOUBLE CONDITION PLAY

- * Players desiring to play double condition must have twice the minimum buy-in.
- * All doubles players must ante double.
- * Doubles antes will be kept separate and awarded to winning doubles players only.
- * If all players are playing doubles, at the discretion of the floorperson, the game may be changed to the next higher condition.

PAY CONDITIONS

We play table stakes at all times. (No playing behind) (see glossary)

Certain melds are called conditions. On melding a condition, the player immediately collects chips from every other player.

Playing eleven cards - all ten from his hand and the last drawn card - is called 'going out' and entitles the winner of the hand to all sorts of bonuses. (see illustration of pay conditions posted)

- * A player may not continue to play for the Tops when out of chips.**
- * Two players remaining in action may agree at any time to split the Tops. (dividing of the Tops without playing for them)
When one player refuses, regardless of precedent, action continues.**
- * When a doubles and singles player split, only the single Tops are split. Two doubles players may split the entire Tops.**
- * A doubles player may collect on single unit condition (if down to one chip), then build up to doubles again on subsequent hits to the hand, in a mixed condition game.**
- * Each player is responsible for asking for pay on the turn when he establishes or enhances a pay condition, before he discards.**
- * If the player forgets to ask for his pay, he cannot ask for the pay he is 'owed' until the next time his hand is hit (the next time he can play a drawn card)**
- * Calling for the collection of any pay is your own responsibility.**

.These are the 'rules of the game' It is fully recommended that you now familiarize yourself with FOUL HANDS AND CARDS.

FOUL HANDS AND CARDS

A foul hand is one which has been successfully called foul by an active player as a result of one or more violations. (When an active player fouls your hand, do not take it personally. It is simply an important part of the game)

1. When a player's hand is fouled, the penalty for a foul hand shall be as follows:
 - * Player must throw his hand into the discards and repay all active hands any collections he has received, commensurate with chips on the table only.
 - * Player is liable for pay earned during the remainder of the hand by the active players and must pay the winner the value of the hand as it lies.
 - * Player with a foul hand will not pay a 'bust-out' (see glossary)
2. No player may call his own hand foul.
 - * Any player doing so and discarding his hand must may all collections during the remainder of play, including 'bust-outs'
3. A hand may be declared foul by an active player whenever:
 - * Player is found to have more or less than ten cards after touching the deck in the normal rotation of the draw.
 - * Player s caught either throwing a card on the floor in order to correct the number of cards in his hand.
 - * Player is caught either discarding two cards or failing to discard, in order to correct the preceding situation.
 - * Player has spread an invalid meld.
 - * Player allows a card from the deck to come in contact with the cards in his hand. The exception to this rule is on the outs (no discard)
4. Any active player may call a hand foul for cause, without regard for the source of his information.

5. Whenever there is only one player left in the hand as a result of one or more fouled hands, that player has two options.
 - * He may negotiate a mutually satisfactory settlement with the player whose hands are foul.
 - * He may opt to play the hand to completion.

If so, he must play the hand face up, under the supervision of the dealer, using any and all cards which may be used in the quickest way to put the hand out.

6. Cards or hands may be declared 'foul' under extraordinary circumstances by the floorperson.
7. Before a player takes action (i.e. touches the deck)
 - * Eight or less and twelve or more cards is a dead hand. The ante will be returned.
 - * Eleven cards will be corrected by the dealer. The hand will be spread face down on the table and the dealer will select one card at random.
 - * Should the player discover eleven cards before plucking up his second five cards, the dealer may remove one card from them.
8. Players are required to declare (in or out) of the game.
9. Any card drawn off the deck will be turned face up.
 - * Any player in action has the right to ask for identification of all cards drawn.
10. A drawn card is discarded when it is released in the direction of the discards.
 - * Once the player discards a card that fits on the next person's board spread, he has lost his right to force the card.
11. A player overlooking or ignoring a usable card on a board spread, who touches the deck to draw may at the option of any active player: either be forced to use the card - or be forced to continue to draw.
 - * Once the player has touched the deck, he has lost his right to the 'option card' and should not call attention to it. It is up to the other players to force it back.

12. A card off the deck that can be used on an exposed spread may be forced back by an active player until two players have drawn behind.
- * A player drawing a card has lost his right to force back a board play (unless it is head-up)
 - * A card discarded from the hand which may be used on one of that player's melds may be forced back by any active player at any time until the player that discarded it has touched the deck.
13. An 'out-card' may be forced back in only three cases:
- * When a player is discarding in attempt to 'pyramid chips' - gambling on the premise that another card will put him out for chips than he would receive at the moment. In that case, any active player may choose to end the hand for the lower pay rate.
 - * OR - If the same card puts two players out, the card may forced back if the player on whom it is forced will go out for a lower pay rate than the other player.
 - * OR - When the hand is head up.
14. A player removing or discarding a card from a board spread has a foul hand.
15. No player may foul his own hand in order to prevent a player with ten cards spread on the board from going out.
16. A player may not give an out card to a player with ten cards spread if the card can be used in the first hand.
- * Any player in action may force a card that can be used in any way.

DRAW POKER & LOW-BALL

Please know that I still offer these games even though they are practically extinct. I have combined the two games because they are similar with the exception that Draw Poker is played for High -Cards and Low-Ball is played for Low cards

1 & 2.

The Fee and Wagering conventions for both games is based on "No-Limit" games (table stakes) which means you can only win or lose what you have on the table in front of you.

The fee of 5.00 is collected every 1/2 hr.
The blinds are 2-3-5. The buy-in is 300.00
The pot is composed of all the 'antes' and 'bets' made by the player in any one pot.
Antes of 1.00 are called by the dealer. Each player is then dealt five cards.

3. A standard deck of 53 cards are us

4. A Joker is used in both games
In Draw Poker - the Joker may be used for Aces/Straights and Flushes.
In Low-Ball - the Joker can only be used to represent the lowest card 'not actually' held in your hand. Aces are always low.
5. At start of game, the dealer shall turn up a card to each player.
The player who shows the 'high' card starts with a 2.00 blind and the second player - the 3.00 blind. The third player a 5.00 blind.
6. The winning event in Draw Poker is the best five 'high cards'
The winning event in Low-Ball is the best five 'low-cards'
7. The best qualifying low hand is Low-Ball is 1,2,3,4,5. (Called the wheel)
8. See attached page for betting scheme.
9. In case of tie the pot is split.

8. The Betting Scheme for Draw Poker - Low-Ball

“The basic betting scheme is the same for both games”

Each active player is dealt five cards.
After viewing their hand, the player's have two options. “Play or throw your hand away”

To all participating player's - there follows one ‘round of betting’ in which each player has the opportunity of betting on the hand.

Once a player has bet, each player in turn (clockwise) has three options:

‘Call’ - ‘Raise’ or ‘Fold’

There follows ‘one draw of cards’ in which only the ‘active’ player's have the opportunity to draw new cards to improve their hand.

After the draw, there is a last round of action in which the player may ‘bet’ ‘check’ or raise starting with the player to the left of the dealer.

Note

In depth instructions and explanations of both games are attached.

BASICS OF DRAW POKER

FIVE CARD DRAW POKER. THE KING OF ALL POKER, sadly to say, is becoming extinct in most card clubs in California. However, it is a decisive favourite for many of our local customers and we still offer the game.

All over the world, players know about the game of 'High Cards' where the esteemed Five Aces and Royal Flush come into play. But, sometimes, a good player, holding poor cards, may win at Poker simply by 'bluffing'

We use a Joker in Draw Poker, and it is important to remember, that the Joker can only be used as an 'Ace' or to help you complete a flush or a straight in your hand. * There is no double Ace Flush.

We also play 'table stakes' which means that you can only win or lose what you have on the table in front of you. (You can't go into your pocket for more money just because you have a good hand)

The pot is composed of all the 'antes' and 'bets' made by the players in any one deal. "The highest ranking hand wins in High Draw Poker"

THE DECK

A standard deck of playing cards is used, consisting of 53 cards with Joker.

The deck is divided into four suits:

Spades, Hearts, Diamonds and Clubs. The suits have no relative rank.

Each suit has 13 cards, ranking:

Ace, King, Queen, Jack, 10,9,8,7,6,5,4,3 and 2 (deuce is low)

Five Aces (four Aces and Joker) is the best possible hand. In order of rank:

- | | |
|-------------------|--------------------|
| 1. Five Aces | 6. Flush |
| 2. Royal Flush | 7. Straight |
| 3. Straight Flush | 8. Three of a Kind |
| 4. Four of a Kind | 9. Two Pair |
| 5. Full House | 10. One Pair |

THE SYSTEM

- * **From five to eight players ordinarily participate.**
- * **'Antes' are called for by the dealer. Each active player is then dealt five cards.**
- * **Action out of turn is not binding. To insure your right to act you must call 'time' before two or more players act behind you.**
- * **There follows one round of betting in which each player has the opportunity of betting on his hand.
Once a player has bet, each player in turn (clockwise) has three options.
'Call' 'Raise' or 'Fold'
To 'fold' your cards means to throw your hand away and having no further part in the playing of that particular pot.**
- * **There follows 'one draw of cards' in which only 'active' players have the opportunity to draw new cards to improve their hand.
You can draw up to five card**
- * **After the draw there is a last round of 'action'. Players may 'bet' or 'check' starting with the 'opener'. Players may also 'raise' a bet.**

OPENERS

No 'openers' are required in California Draw. You may open on anything. If no one opens the pot, everyone 'antes' again and you resume this procedure until the pot has been opened and until a player has won the pot.

CHECK AND RAISE is permitted in draw poker.

BASICS OF LO-BALL

THE OBJECT OF THE GAME

To win the pot. The pot is composed of all the 'antes' and 'bets' made by the players in any one deal.

The lowest ranking hand wins in Lo-ball.

THE DECK

A standard deck of playing cards is used, consisting of 53 cards. The Joker included.

Note:

In Lo-Ball The Joker can only be used to represent the lowest card not actually held in the hand. Aces are always low.

The deck is divided into four suits.

Spades, Hearts, Diamonds and Clubs. The suits have no relative rank.

Each suit has 13 cards.

PAIRS COUNT AGAINST YOU. Straights and flushes have no meaning.

You are aiming to make a hand that consists of the lowest possible cards without any pairs, regardless of suit and sequence.

THE BEST HAND IS ACE,2,3,4,5. ALSO KNOWN AS THE 'WHEEL'

CHECK AND RAISE is not permitted in Lo-Ball.

THE SYSTEM

- * All poker games are played for table stakes. (You can only win or lose what you have on the table in front of you)
- * From five to eight players ordinarily participate.
- * 'Antes' and 'blinds' are called for by the dealer. Each active player is then dealt five cards.

The following 'action' occurs:

- * There follows one round of betting in which each player has the opportunity of betting on his hand.
Once a player has bet, each player in turn after him (clockwise) has three options. 'Call' 'Raise' or 'Fold'
To 'fold' your cards meant to throw your hand away and having no further part in that particular pot.

There follows one draw of cards in which only 'active' players have the opportunity to draw new cards to improve their hand.
You can draw up to five cards.

After the draw, there is a last round of action in which the players may 'check' 'bet' or 'raise' First to act is the player closest to the left of the dealer button.

- * You must bet a 'seven low' or better after the draw.

THE SEVEN OR BETTER RULE

A player holding a 7,6,5,4,3, or better hand must bet or they cannot win any action after the draw. They could still win the center pot, if they hold they hold the best hand.

THE DEAL AND THE DRAW

- * The cards should be shuffled facing away from the dealer and preferably flat on the table.
- * Cards must be cut before each deal, but cannot be cut after the draw except on Floorperson's request. The 'cut' is made with one hand, straight out.
- * Antes and Blinds. Each player shall ante or blind before receiving cards.
- * **ALWAYS COUNT YOUR CARDS AS YOU RECEIVE THEM.**
Five cards constitute a playing hand. (See Foul Hands)
- * Two extra cards off the deck on the deal constitutes a misdeal. If the first card dealt is turned over, it is deemed a misdeal. In both instances, hands are redealt.
- * Before the draw, more than five cards is a foul hand.
- * After the draw, a player having less than five cards in his hand may receive additional cards, providing no action have been taken by the first player to act. More of less than five cards after the draw is a foul hand.
- * A knock in turn constitutes a pass, but a knock in turn may also mean the declaration of a pat hand. A player indicating a pat hand, not knowing the pot has been raised, may still play his or her hand, providing no active playing hand has been discarded, which interpreted the knock as a pass.
- * On the deal, after five cards have been dealt to each player, if the dealer accidentally continues to deal cards:
 - a. If two or more players are dealt a sixth card, a misdeal will be declared. All hands are dead.
 - b. If only one player has been dealt a sixth card, the dealer may take the card back and use it as the burn card, however, if the player picks up that sixth card, that hand will be declared dead. In this case, a card will still be burned before the draw. Action goes.

BLINDS

- * Before the draw, the first player to act is the player to the left of the blind; after the draw, it is the player to the left of the dealer.
- * The blind (called a 'live blind') has the option of raising before the drawing of cards if the bet has just been called and not raised.
- * The dealer button moves one place to the left after each hand is completed, so that everyone at the table is required to make the blind bet.
- * A new player having paid his 'time collection' is automatically dealt a hand, if he is not in the middle of the blinds.
- * A new player may not sit down in the middle of the blinds. He must wait until the button passes or kill the pot.
- * If a player leaves the table for any reason and the blinds pass his position, he may resume his play when the 'big blind' comes up to him again, or he may kill the pot.
- * A player changing seats in a game must wait for the number of hands required to put him in the same relative position to the blind as the seat he vacated or if he doesn't want to wait, he may kill the pot.

KILL

- * A player can 'kill' the pot by looking at his first two cards. He may not do so after he has looked or a third round of cards have been dealt.

- * **Adjusting location of deal:** If there has been no opening bet, and if all the players agree that the deal is out of position, all hands will be declared dead and the cards redealt from the correct position. If the pot has been opened, however, play continues and the next deal follows rotation from the new position.
- * **If it is determined that the deal is out of position and there has been 'no action' (as much as an opening bet) all hands are dead and the deal is adjusted. If pot has been opened, the play continues and the deal rotates.**
- * **If a hand is in the process of being dealt and player has requested to be dealt out, the hand shall be completed and then becomes a dead hand.**
- * **Before the draw, the first player to act is the player to the left of the blind; after the draw, it is the player to the left of the dealer.**
- * **Before the draw, a player having less than five cards in his hand may receive additional cards, providing no action has been taken by the first player to act. More or less than five cards after the draw is a foul hand.**
- * **Players may draw up to five cards. Dealer may draw no more than three cards.**
- * **Players must discard before receiving cards on the draw.**
- * **Before dealing the draw, the top card from the deck must be discarded. (also called 'burned')**
- * **In a self-dealt game, the dealer must discard from his hand before picking up the deck. If he picks up the deck without discarding, he must play his hand pat.**
- * **The dealer should 'verbally' declare how many cards he intends to draw before picking up the deck.**
- * **The dealer must correctly state the number of cards drawn by other players (until draw is completed and the first bet is made)**

- * Any card 'dealt' off the table is a 'dead card'
The player is entitled to another card after all other active players have received their correct card(s).
 - a. On the deal, it will be replaced from the center of the deck after the completion of the deal.
 - b. On the draw, it will be replaced from the top of the deck after all the players have received their cards. Action goes.

- * On the deal, after five cards have been dealt to each player, if the dealer accidentally continues to deal cards:
 - a. If two or more players are dealt a sixth card, a misdeal will be declared. All hands are dead.
 - b. If only one player has been dealt a sixth card, the dealer may take the card back and use it as the burn card.

- * If the dealer deals cards out of rotation on the deal, the cards will be reshuffled and a new hand dealt.

- * If a player accidentally flips one or more cards (face up or face down) into the circle while obviously attempting to expose his hand for showdown, the hand remains live, provided none of his cards come into contact with the discards.

IRREGULARITIES IN A DECK

In any game, if the deck is found to be irregular while the pot is in play: It shall be declared 'NO POT' and all money in the pot is refunded.

However. Once the pot is out of play, no adjustment can be made.

- * **Draw: Cards out of order:** If cards are dealt out of rotation on the draw the draw will be completed. 'No further action is permitted on this hand' Immediate showdown.

- * **Draw: Changing your call for cards:**
 - a. **On the draw a player may change the number of cards called for 'provided' the next player has not acted.**

 - b. **The last player may also change his draw unless the dealer has burned the burn card.**

To avoid confusion, all players should declare verbally how many cards they want to draw.

- * **When only two players are in the pot, action in turn is binding. When three or more players are in the pot, action is not binding until dealer activates the deck by saying 'Cards'**

TOO FEW CARDS FOR THE DRAW: At times, there may not be enough cards in the stub to complete the draw.

The dealer may not deal the last card from the stub of the deck.

When he reaches the last card, he will combine it with all the discards except those of the players who have not yet completed their draws. The dealer will shuffle this new stub. The dealer will cut, and burn one card, and complete the draw.

BOXED CARDS - EXPOSED CARDS

DRAW - LO-BALL

- * **Boxed cards - Cards exposed face up in the deck - are dead cards. Dealer will place boxed cards in the center of the table and continue to deal.**
 - a. **On the deal, one boxed card will be replaced from the center of the deck after all players have received their cards. If two or more boxed cards are dealt, a misdeal will be declared.**
 - b. **On the draw, all boxed cards, even two or more will be replaced from the top of the deck after all players have received their cards. Action goes.**
If the burn card is a boxed card, it will be burned like a normal card.
- * **If two or more cards are exposed on the deal, it is a misdeal.**
- * **If a player is dealt more or less cards than the game he is playing in calls for, and it is discovered before two players act on their hands, it is a misdeal. If it is discovered after two players have acted, all monies, antes and blinds are forfeited by that player.**
- * **A new player having paid his 'time collection' is automatically dealt a hand, if he is not in the middle of the blinds.**
- * **If the player leaves the table for any reason and the blinds pass his position, he may resume his play when the big blind comes up to him again or he may kill the pot.**

IRREGULARITIES IN A DECK

- * **If the deck is found to be irregular while the pot is in play: It shall be declared 'NO POT' and all the money in the pot shall be refunded.**
- * **However. Once the pot is out of play, no adjustment can be made.**

FOULED CARDS AND FOULED HANDS - POKER - LO-BALL GAMES

- * Each player is solely responsible for the protection of his own hand at all times. The house may not always be able to protect the winning hand if the player fails to protect it in the first place.**
VITAL TO KNOW:
 - a. Any player that has discarded his hand prematurely has no claim to the pot. (The winning hand should not throw his hand away until all the losing hands have been discarded)**
 - b. If a player releases his hand and it is then picked up by another player, the hand is dead.**
 - c. Player fouls his hand if he permits his cards to come in contact with discards or another person's cards.**
 - d. Any player dropping a card off the table onto his lap or on the floor has a dead hand, even if the player himself does not call it. All chips in the pot must stay.**
 - e. In order to win the pot, your hand must be in tact.**
- * In a self-dealt game, the dealer is allowed no mistakes. His hand may be fouled by any 'active player' in the pot. If the hand is fouled. All chips must remain in the pot.**
- * Cards exposed face up in the deck are dead cards. Dealer will place boxed cards in the center of the table and continue to deal.**

On the deal, one boxed card will be replaced from the center of the deck after all players have received their cards. If two or more boxed cards are dealt, a misdeal will be declared.

On the draw, all boxed cards, even if two or more, will be replaced from the top of the deck after all players have received their cards. Action goes.

If the burn card is a boxed card, it will be burned like a normal card.

EXPOSED CARDS

- * **To be declared, exposed, a dealt card must lie face up. A player's ability to call a card lying face down does not qualify that card as exposed.**

- * **Cards exposed on the deal:**
 - a. **In 'High Draw Poker' Players must keep all cards exposed on the deal.**

 - b. **In 'Lo-Ball' Players must take all exposed cards five or under; players may not take a six or higher.
If the exposed card is a six or higher, player will receive another card from the center of the deck after completion of the deal.**

- * **Cards exposed on the draw:**

In both Poker and Lo-Ball, a player may not take an exposed card. When a player's card is exposed by the dealer, the player will receive another card from the top of the deck after the draw is completed. In a game with rotational deal, if the dealer exposes his own card, he must keep the card. Action goes.

- * **A player who exposes his own card whether purposely or accidentally, must keep it.**

- * **A player who places five cards face up on the table (in contact with the cloth) before the draw must stand pat.**

DO NOT EXPOSE YOUR CARDS AT ANYTIME EXCEPT AT SHOWDOWN

**EXPOSING CARDS OR DISCARDING YOUR HAND OUT
OF TURN MAY CAUSE A DISADVANTAGE TO OTHER PLAYERS**

BET - CALL - RAISE - 'ALL-IN' - SHOWNDOWN

- * **Players should act on hands in turn. Acting on hand out of turn is not binding.**
- * **A knock in turn constitutes a pass. If the player neglects to act in turn and permits two players to act behind him or the deck to become out of action, he forfeits his right of action.**
- * **In order to eliminate forfeiture of his right of action, the player must stop the action by immediately calling 'time'**

UNCALLED BET

- * **A player who makes a bet that nobody calls wins the pot. A player who makes a bet, and then incorrectly assumes there are no live hands against him, and throws his hand away into the discards, loses the pot, unless the hand is declared retrievable by the floorperson. Every effort should be made to rule in the direction of playing out the pot.**
- * **If the player has been induced to discard his hand by the dealer indicating he has made an uncalled bet and won the pot, but someone still has a live hand, the following rules prevail:**
 - a. **If at all possible, the hand should be retrieved and the pot played out.**
 - b. **If the hand is irretrievable, the floorperson must make a decision based on the strength of the remaining hand, whether it was out in the open or concealed, and whether the player had the opportunity to speak up to prevent the bettor from thinking he won the pot.**
 - c. **The floorperson can and should rule a worthless hand dead. A powerful hand strong enough to have raised should get the whole pot. In between those extremes, it is up to the floorperson to decide what is fair.**

- * Only chips in pot constitute bet or raise.
- * When bet is made and called or on show-down, player must show complete hand to have any claim to the pot.
- * A player who bets a pair after the draw and is called, must verbally declare pair before spreading his hand.

If he has overlooked the pair and his hand is face-up on the table, any player, whether in the pot or not may call the pair.

Palace Card Club

No Bust 21st Century Blackjack

Wagering Limits

- 1 betting square = wagering limit \$5 to \$100
- 1 active seat = 4 betting squares
 - Wagering limits per active seat per hand \$5 to \$400

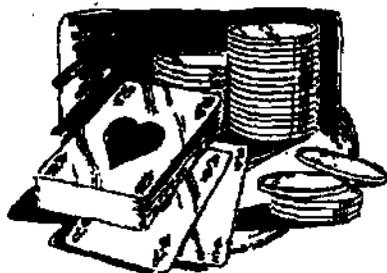
Fee Collection Rates per Betting Square

<u>Wagers</u>	<u>Fee Collection per Betting Square</u>
\$5 - \$20	.50
\$21 - \$100	\$1
<u>Player/Dealer</u>	\$2

NO STACKING OF CHIPS TO EXCEED MAXIMUM PER BETTING SQUARE

How to Play

1. All cards have face value.
2. All Jokers with any card is a Hard 21. Players may not draw any further.
3. Aces have a value of 1 or 11.
4. All face cards have a value of 10.
5. The value of each hand is the sum of its cards
6. All players' hands are compared with the player dealers' hand.
7. Player's objective is to form a hand with a sum that does not exceed a natural.
8. Each player will receive two cards on the initial deal.



Naturals:

A "Natural" hand beats all other hands.

A "Natural" consists of:

- a. Two jokers

Game Rules:

1. If a player's total is more than a "natural" and the player dealer's total is a "natural" or less, the *player dealer wins*.
2. If a player's total is a "natural" or less and the player dealer's total is more than a "natural", the *player wins*.
3. If the player and the player dealer's total is above a "natural":
 - a. Player dealer is closer to a "natural". *Player dealer wins*.
 - b. If player is closer to a natural, it is a *push*.
4. Player dealer wins all ties over a "natural".
5. If the player and the player dealer's total is below a "natural", the hand closest to a natural wins.
6. If player and player dealer are tied on a "natural" or less it is a push.
7. If the player dealer's up card is a joker there is no draw.

ADVANTAGE CHART FOR HIT CARDS

Two Card Total	Advantago	Disadvantage
11	100%	0%
12	70%	30%
13	62%	38%
14	65%	45%
15	47%	53%
16	40%	60%
17	32%	68%
18	28%	72%
19	17%	83%

Double-Down Split & Surrender:

1. Players can double-down on any two cards & receive one draw card
2. Players cannot split, double down or surrender any hand with a joker.
3. Players splitting:
 - a) Aces will receive one draw card for each Ace only.
 - b) Any other pair or any two cards of 10-point value will receive multiple draw cards.
4. Players may double down after split.
5. Multiple splitting is permitted (up to 3 times)
6. If the player-dealers hand is a natural, double down and split wager receives no action.
7. All pay-offs to the extent of that player / dealer's money covers.

ADDITIONAL GAME RULES

1. A hand with a Joker considered frozen, and cannot receive any further action.
2. If the Player/Dealer's up card is a Joker, all hands are frozen. Players may not surrender, split, double down or draw.
3. A Joker with any card or cards is a hard 21.
4. Players with a non-joker hands have the option to draw additional cards.

HAND RANKINGS CHART			
Hand Ranking	Hand Value	Hand	Hand
NATURAL		Joker	Joker
2	21	Joker	Any card
		A♠	10♠
		Q♠	K♠
3	20	Q♠	K♠
4	19	Q♠	10♠
5	18	Q♠	9♠
6	17	Q♠	8♠
7	16	Q♠	7♠

RULES FOR PLAYER DEALER		
MUST STAY	MUST HIT	
HARD 17 OR MORE	SOFT 17 OR LESS	
RULES FOR PLAYERS		
MUST STAND ON	MUST HIT ON	HAVE OPTION ON
		12
		13
		14
Soft & Hard 20	11 or Less	15
Soft & Hard 21		16
Natural 22		17
		18
		19

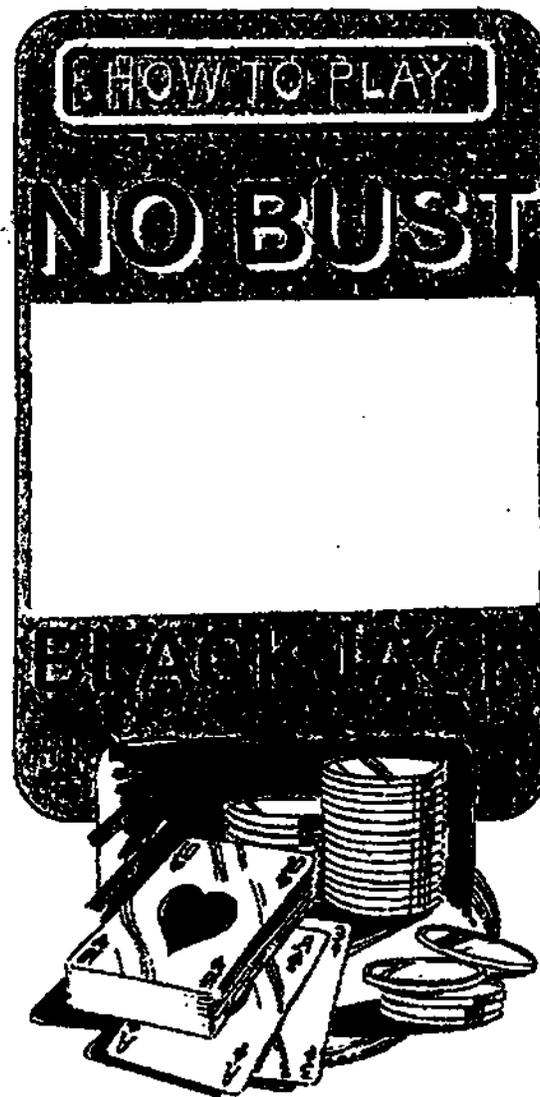


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7 DAYS A WEEK**

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**THE PALACE CLUB
CASINO**



Palace Card Club

Double Hand Poker

Wagering Limits

- 1 betting square = wagering limit \$10 to \$200
- 1 active seat = 10 betting squares
 - Wagering limits per active seat per hand \$10 to \$2,000

Fee Collection Rates per Betting Square per Hand

<u>Wagers</u>	<u>Fee Collection per Betting Square</u>
\$10 to \$100	\$1
\$101 to \$200	\$2
<u>Player/Dealer</u>	\$2

NO STACKING OF CHIPS TO EXCEED MAXIMUM PER BETTING SQUARE

MEXICAN POKER

(5-Card Stud--Mexico Style)

(41 Card Deck)

Five Card Stud-Mexico Style ("Stud Loco") is played with a "stripped" standard 53-card deck consisting of 52 cards and 1 Joker. the 8's, 9's and 10's are removed, leaving 41 cards.

To receive a hand, each player places a collection in front of him in the table's playing area. The cards are dealt clockwise, beginning to the left of the dealer button. the dealer button rotates clockwise after each hand is complete.

Each Player receives a total of 5 cards, of which 1 card must be face down. After the first two cards are dealt (1 up and 1 down), a betting round begins with the high card clockwise of the dealer button, making a forced opening bet to start the action. After the betting is complete, the players may expose, if they wish, their down card. This action must be complete prior to the deal of the third card which may be delivered up or down depending on whether or not previously dealt down cards have been opened. when the third card has been delivered, betting then occurs.

The fourth and fifth cards are then dealt and played according to the same format. The player with the ranking hand wins the pot.

Hand Ranking

1. 5 of a Kind
 2. Royal Flush
 3. Straight Flush
 4. Four of a Kind
 5. Flush
 6. Full House
 7. Straight
 8. Three of a Kind
 9. Two Pair
 10. One Pair
 11. High Card
-

Stud-Loce Rules

All Cards 8 through 10 are removed from a regular 53 card deck (Deck includes joker). the joker remains with the deck and is "wild" in all cases whether facing up or down.

The player with the highest card clockwise of the dealer button will make a mandatory opening bet. When the joker shows, that will be the high card superseding all others. This is a "live" bet. the opening betor has the option of opening at either the lower or upper betting limit.

The highest hand will start the action on all following round. Hands are considered to be of equal value

whether or not one hand may include the Joker. The hand closest of such hands to the dealer acts first.

If any down card is exposed by the house dealer, that player will receive his next card down and will be permitted to declare "all-in".

No hand involved in a jackpot may include the Joker, nor may a hand involved in any other offering ("comps", et al). 5 of a Kind is exempt from this rule due to there not being an equivalent "natural" hand.

The game allows for the counting as a straight certain hands containing a non-contiguous progression of numbers due to cards 8-9-10 being removed. These hands are:

- 4-5-6-7-J
- 5-6-7-J-Q
- 6-7-J-Q-K
- 7-J-Q-K-A

If a player exposes a card, it is not considered an exposed card and will be required to play it.

Starting after the 2nd card, a card will be burned on each round.

Check and raise is permitted.

All raises must be at least equal to the size of the last bet.

English only will be permitted while hand is in play.

Cards speak--hold your hand until you are sure of what your opponent has.

Once a card touches the muck, That hand is considered fouled. However, at the Floorperson's discretion, it may be considered retrievable.

No string bets or raises.

One short buy is allowed for every full buy-in (1 full, 1 short) etc.

Only the player with the dealer button may ask for an additional shuffle. Deal rotates clockwise.

If you show any cards to one player during or after a hand, any player at your table may demand that you show those cards to all players after a winner is determined.

No rabbit hunting. Once the cards are out of play, players cannot look through the discards or ask the dealer what is coming off the deck.

All players will act in turn. If a player checks, the player who checked first must show his hand first.

A player who indicates action towards betting or calling will be required to complete that action with a minimum bet. However, if a player is unaware of a raise he will not be held to that unless action has been taken behind this act.

Management usually reserves the right to make decisions in the best interest of the game. All Management decisions are final.

**TEXAS HOLD-EM
\$4.00 - \$8.00 LIMIT
FEE COLLECTION**

**9-8-7 PLAYERS \$4.00
6-5- PLAYERS \$3.00
JACKPOT \$1.00**

MUST HAVE 5 PLAYERS FOR "JackPot"

**4 OR LESS PLAYERS
\$1.00**

**(4 OR LESS PLAYERS DOES NOT QUALIFY
FOR JACKPOT AND JACKPOT COLLECTION
WILL NOT BE TAKEN)**

**TEXAS HOLD-EM
\$3.00 - \$6.00 LIMIT
FEE COLLECTION**

**9-8-7 PLAYERS \$3.00
6-5- PLAYERS \$2.00
JACKPOT \$1.00**

MUST HAVE 5 PLAYERS FOR "JACKPOT"

**4 OR LESS PLAYERS
\$1.00**

**(4 OR LESS PLAYERS DOES NOT QUALIFY
FOR JACKPOT)**

OMAHA HI-LO SPLIT

(8 OR BETTER FOR LOW)

\$4.00 - \$8.00 LIMIT

FEE COLLECTION

9-8-7 PLAYERS \$4.00

6-5- PLAYERS \$3.00

JACKPOT \$1.00

MUST HAVE 5 PLAYERS FOR "JACKPOT"

4 OR LESS PLAYERS

\$1.00

(4 OR LESS PLAYERS DOES NOT QUALIFY
FOR JACKPOT AND JACKPOT COLLECTION
WILL NOT BE TAKEN)

7 CARD STUD

(with 1/2 kill)

\$4.00 - \$8.00 LIMIT FEE COLLECTION

8-7-6-	PLAYERS	\$4.00
5	PLAYERS	\$3.00
4 OR LESS	PLAYERS	\$2.00

(THERE IS NO JACKPOT IN THIS GAME)

7 CARD STUD HI - LO
(WITH 1/2 KILL)

\$4.00 - \$8.00 LIMIT
FEE COLLECTION

\$6.00 PER 1/2 HOUR
PER PERSON

(THERE IS NO JACKPOT IN THIS GAME)

**THE BASIC PLAY OF THE MOTHER GAME TEXAS
HOLD'EM**

Each player is dealt two cards face down as their initial hand. This is called (The Hole Cards).

There is a round of betting after everyone has looked at their cards.

The dealer then burns top card and turns three cards face up simultaneously in the center of the board. This is called (The Flop).

Another round of betting occurs.

The dealer then burns top card and turns a fourth card face up on the board. This is called (The Turn Card).

Another round of betting occurs.

The dealer then burns top card and turns a fifth card face up on the board. This is called (The River Card).

The final round of betting takes place.

The five face up board-cards are called 'community cards' and any player may use any combination of five cards to determine their best hand.

The pot is won by the player having the best high five-card hand.

The Variations

Note: The basic play of Texas hold'em prevails in all varied games.

Hold'em - Hi/Lo Split

Each player receives two cards face down. The game is played the same as Texas hold'em 'mother game' except the pot is split between the high hand and the low hand.

Pineapple Hold'em - High Hand

Each player receives three cards face down. After the Flop, the player discards one card from their hand using two cards to make a hand. The pot is won by the player having the best five card hand.

Pineapple Hold'em - High-Low Split

Each player receives three cards face down. After the Flop, the player discards one card from their hand using two cards to make a hand. The pot is split between the best high hand and the best low hand.

Crazy Pineapple Hold'em - High-Hand

Each player receives three cards face down. After the Flop, the player keeps all three cards in their hand. The pot is won by the player having the best five card hand.

Crazy Pineapple Hold'em - High-Low

Each player receives three cards face down. After the Flop, the player keeps all three cards in their hand. The pot is split between the best high hand and the best low hand.

Omaha Hold'em - High Hand

Each player receives four cards face down but may only use two cards from their hand. The pot is won by the player having the best five card hand.

Omaha Hold'em Hi/Lo

Same as Omaha hold'em except pot is split between high hand and the low hand.

- (4) for the purpose of this subsection, 'double-handed' poker entails the following:

DOUBLE-HANDED POKER

Object of the Game

In order to win, both hands must beat the opponent's hands. However, if the player wins one hand (ranks higher) and loses the other hand (ranks lower) to the designated player, no chips exchange hands. This is considered a 'push.'

Hands are played and ranked as traditional poker hands:

1. Five Aces
2. Royal Flush
3. Straight Flush
4. Four of a Kind
5. Full House
6. Flush
7. Straight
8. Three of a Kind
9. Two Pair
10. One Pair
11. High Card (Ace High)

The Deck

Double-handed poker is played with one deck consisting of 52 cards plus one Joker. The Joker can only be used as an Ace or to complete a flush or a straight. Aces can be used either high or low.

EACH POSITION TAKES A TURN AS A DESIGNATED PLAYER. A player may voluntarily accept or reject playing as a designated player.

THE BASIC PLAYING OF THE GAME

A dealer employee (the center dealer) controls the shuffling and dealing of the cards, and controls the smoothness of the game.

Each player, including the 'designated player' places a wager before the cards are dealt. The designated player wagers against all the other players.

The center dealer then deals 7 hands of 7 cards each face down in a row from left to right in front of his tray.

The designated player then selects the hand to be distributed first - by placing an 'action button' on the selected hand. A dice cup containing 3 dice will then be shaken by the designated player. The total of the three dice determine which player position receives the first hand by counting clockwise from the person to the immediate left of the designated player until the combined dice score is reached.

The remaining hands are disbursed in sequence, moving right from the selected hand and then from the far left. Those hands are distributed clockwise to the remaining players beginning with the player to the immediate left of the player receiving the selected hand.

The players arrange their 7 cards into 2 hands.

The player places his cards face down with the two-card hand in the front and the five-card hand in the back. The higher ranking hand must be the five card hand.

If the player doesn't know 'how' to arrange his cards, he may have the center dealer help him.

After all hands are placed face down - the designated player's hand is turned up by the center dealer.

All hands are then compared to the designated player's hand.

In order to win: The player's two-card hand and five-card hand must rank higher than the designated player's hands, respectively.

If the player wins one hand (ranks higher) and loses the other hand (ranks lower) to the designated player, no money exchanges hands. This is considered a "push."

NOTE: The house does not participate in the actual play of the game and has no interest in the outcome of the play. The house collects 'time charges' based on a posted fee schedule."

- (5) for the purpose of this subsection, 'stud poker' entails the following, inclusive of the listed variations:

STUD POKER AND VARIATIONS

7-CARD STUD

Game Description:

7-Card Stud is played with two down cards and one up card, then a betting round, then three more up cards (with betting after each) then a final down card and a final round of betting. The best 5-card poker hand wins the pot. There is no Joker in this game.

Most 7-Card stud games at The Palace have structured betting. In a structured game, such as \$3 & \$6, the smaller bet is made on the first two betting rounds, and the larger bet is made after the fifth, sixth and seventh cards. If there is an open pair on the fourth card, the players have the option of making the smaller or larger bet.

The Ranking of the Hand is the same as in Draw Poker, except there is no Joker.

In order to play all-in at the start of a hand, a player must have at least an ante.

If a player's first or second hole card is accidentally turned up, the third card is dealt down. In the case of an exposed hole card, the hand cannot be forced low.

If the dealer burns two cards or fails to burn a card, he

should, if possible, move the cards to the right position to rectify the error. If it happens on a down card and there is no way to tell which card was received, then the player must accept the card.

If any player receives the last card face up, all other players will receive the last card face down. The player(s) whose down card was exposed has two options:

- (a) declaring himself all-in for the portion of the pot already played and any subsequent betting will be on the side, or
- (b) may, at that player's option continue to be active in any further action in the pot on the final round. The player who was high on 6th Street will initiate the action.

On all structured limit games (i.e., \$3 & \$6, etc.), if a player makes an open pair on the fourth card, that player has the option of betting either \$3 or \$6. If he bets \$3, the next player(s) may raise in increments of \$3 or \$6. If a \$6 bet or raise is made, the next raise must be in increments of \$6.

Example: Player 'A' bets \$3, player 'B' raises to \$9, player 'C' has the option of calling the \$9 bet or raising to \$15. He may not make it \$12. If that player checks, all other players, in turn have the option to bet \$3 or \$6

If there are not enough cards left in the deck for each player, the dealer is to deal all the cards 'except' the last card. The dealer then scrambles the last card and the four burn cards, cuts the deck, burns a card and delivers the remaining down cards, using the last card if necessary.

If there are five players remaining without a card, the dealer will burn so that each player may receive a fresh card. If the dealer determines that by using this procedure there will still not be enough cards for all the players, he cannot give any of the players a down card. Instead, it will be announced to the table that there are not enough cards to go around, and a community card will be used. The dealer will then burn a card and turn a card up in the center of the table. The card plays in everyone's hand. The player who was high on 6th Street will initiate the action.

A player must have seven cards in order to win. Any other

number of cards constitutes a foul hand. Players must protect their own hands.

A card accidentally dealt off the table must play. If it is the last card, it is to be treated an exposed river card.

STUD POKER VARIATIONS

7-CARD STUD HIGH-LOW SPLIT

Game Description:

This is another variation of 7-Card Stud where there can be two winners. The best high hand splits the pot with the best low hand.

A qualifier of eight or better for low will be in force for all the high-low split games unless a specific posting to the contrary is made. This is said to be a 'qualifier' or 'High-low Split, '8 or Better' game.

If there is a qualifier, the betting rules are like 7-Card Stud. In an '8 or better' game, if there is no low, the high hand wins the entire pot.

The low card by suit (Clubs are lowest, Diamonds, Hearts, then Spades) initiates betting action on the first round, with an Ace counting as a high card for this purpose.

On subsequent rounds, the high hand initiates action. If there is a tie, the player to the left of the dealer acts first. Structured limit games use the lower limit on 3rd Street and 4th Street and the upper limit thereafter, with an open pair not affecting the limits.

Aces may be used for high or low and straights or flushes do not impair the value of a hand for low.

A player may use any five cards to make his best high hand and any other grouping of five cards whether the same as his high hand or not, to make his best low hand.

"RAZZ"

Game Description:

The rules for 7-Card Razz are exactly the same as 7-Card

Stud except that RAZZ is a lowball game.

Since pairs are of no value in RAZZ, the bet on the fourth card in a structured game is always for the lower amount.

In Stud, the low card initiates the action and the high hand is first in each subsequent round, while in RAZZ, the high card has the forced opening and the low hand is first to act thereafter.

STUD POKER HOUSE RULES

A bet and three raises are allowed for each betting round; however, completing an opening forced bet does not count as a raise.

Suits do not count in ranking of hands to determine the winning hand. The ranking of suits is used only to determine the lowest or highest card for a forced bet, drawing for seats in games etc; Suits are ranked as: Spades (highest), Hearts, Diamonds, Clubs.

If a player antes and/or asks to be dealt-in, but is unable to make it back to the table in a reasonable amount of time to act on his hand, he forfeits his ante and forced entry bet, if any.

If a player does not have the correct number of cards on the deal and no action has been accepted, the hand is a misdeal. If there has been action before the mistake is noticed, players with the incorrect number of cards will receive their money back and are out of the hand.

If a player folds his hand after making a forced bet or on a round of checking, his seat will continue to receive a card until there is a wager.

If a dealer burns and deals a card before a round of betting has been completed, that card(s) must be eliminated from play along with an additional card for each remaining player in the hand. After that of betting has concluded, play resumes in a normal fashion.

Players who call when they are beaten by their opponent's up cards are not entitled to a refund.

When players pick up, commingle or turn one any of their up cards after a bet has been made, they risk losing all rights to the pot.

Players are responsible for their own hand.

The Floor person's decision is final.

Management reserves the right to make decisions which are in the best interest of the game.

"Free Instructions Offered"

- (6) for the purpose of this subsection, 'Hot Action Blackjack' entails the following:

HOT ACTION BLACKJACK

INSTRUCTIONS

Hot Action Blackjack is a game similar to Las Vegas Blackjack but with some minor changes to comply with California law.

No player ever plays against, or makes a wager against The Palace Club.

In Hot Action Blackjack each player has the opportunity to be a "Banker", and has the option to be a "Banker" for two consecutive hands.

Each player plays against the "Banker."

The object of the game is to make a higher ranking hand than your opponent, by:

Getting a natural 22 on your first two cards. It is the highest ranking hand and consists of any two Aces.

Getting a two card 22, when your opponent does not have one.

Making a hand that is closer to 22 than your opponent's hand when you both have a 18 - 22.

Making a hand that is closer to 22 than your opponent's hand, when both of you are over 22.

YOU DON'T BUST IF YOU GO OVER 22.

Players win if they stand on 13 to 22 and the bank goes over 22.

"Bankers" win ties on 18.

"Bankers" win if they make 18, 19, 20, 21, or 22, when the player's hand is under 18 or over 22.

"BANKERS" SHOULD HIT HARD 18

All cards count as face value with the exception of Aces, which can either be counted as one or eleven and Jokers, which can be counted as two to twelve.

GAME RULES

The game is played with a shoe containing 8 decks of 56 cards (4 added Jokers per deck)

Jokers = 2 or 12. Aces = 1 or 11. Face cards = 10. All others = face value.

All cards are dealt face up except the "Banker" who has one hole card. Player's may not touch their cards at anytime except for the "Banker"

Player's must motion a "scratch" or a horizontal "wave" to indicate a "hit" or "stand" on their cards (similar to Las Vegas)

Player's may not bank unless they have made a non-bank bet last hand.

"Bankers" must match their first bank, unless they lost money.

"Bankers" can only win or lose up to the amount bet.

Players betting in the bank may not bet on any other position.

Must stand on any hand that totals "hard" 18 or more.

All players including the "Banker" must stand on "soft" 19,

20, 21, or 22.

No "soft" hands over 22

All players must hit on "soft 18" including the "Banker." A "soft 18" consist of an Ace + 7, Joker + 6, or 2 + 2 + Joker.

Dealers will automatically hit all cards that are "soft 18"

HOUSE RULES

Collections are taken in advance.

Players must wager at least the minimum bet of the table limit.

All cash must be changed to chips.

Players may not touch cards at any time.

The dealer designates the "Banker" to shake the dice cup to determine where the action button is placed.

"Kum-Kum" bets will be paid off and/or collected as one bet. "Kum-Kum" is two or more players betting an equal amount on the same spot. Win or lose, the players involved split equally.

Players who choose to bet "Kum-Kum" must each wager the minimum amount required at the table.

Players who bet "Kum-Kum" do so at their own risk.

Action will not be held up to settle disputes.

Seated players may refuse back line betting.

If there should be an argument over the play of a hand, the player with the most money bet on a hand will make the final decision on how a hand will be played.

Action button determines where pay-off begins not where cards are dealt.

If the Banker's hole card is exposed out of turn by the dealer, it is a dead card. Five cards will be burned and the Banker's hole card will be replaced with the next card off

the deck. If the player exposes it, the card plays.

Note: Once the banker checks for a two card 22, and finds there is none, the hand cannot be ranked as a two card 22 if the down card is replaced.

If a player fails to hit soft 18, and it is discovered before the Banker's hole card is exposed, the dealer will finish hitting the Player acting at that time and the player who stood on soft 18 will get the next card or cards off the deck. Play will continue from where it was interrupted.

Once the Banker's hole card is exposed, in turn, all hands stand.

If the dealer hits a player's hand that should not be hit, example: 18 or over (except soft 18), or when the player did not ask for a card, that hit card is a dead card. Play will then continue in turn skipping the hand that was played out of turn.

If a player asks for a hit and is given one out of turn, that card plays. The dealer will finish hitting that hand and then go to the hand that should have been played. Play will then continue in turn skipping the hand that was played out of turn.

If a card is pulled out of the shoe prematurely, it is a dead card. If two cards come out at the same time (except on the deal), in both cases, five more cards will be burned and play will continue.

If a dealer: deals the cards out of order, skips a player, or deals a hand to position where there is no bet, the cards will be rotated around so that the cards are dealt to the proper positions.

Except: Once the banker receives his down card: all cards stay where they have been dealt, the skipped player is out that hand, and the hand dealt to the no bet position is dead. Play continues starting with position one.

If the dealer miscalls a player's hand, causing him to stand on a hand that would otherwise hit, the dealer will finish hitting the player currently acting. The miscalled hand will be entitled to the next card off the deck.

Except: Once the bankers hole cards exposed, in turn, all

hands stand.

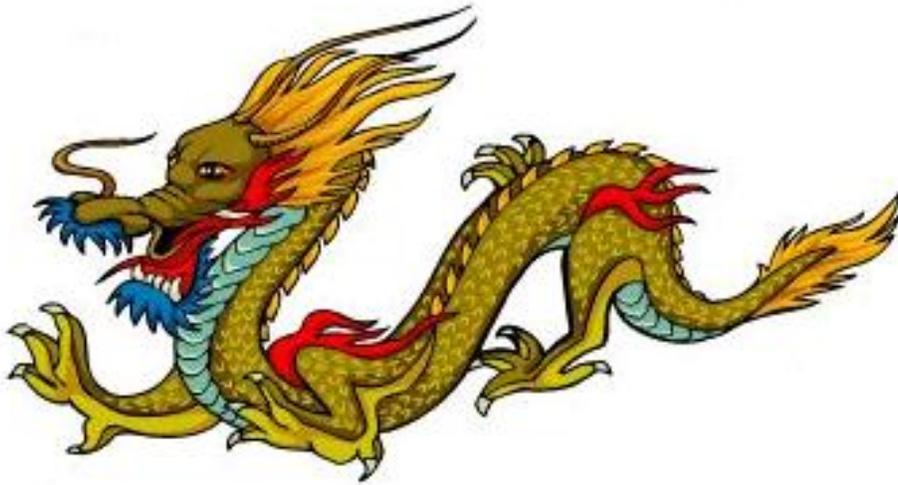
Player's are responsible for their hands.

The Floor person's decision is final.

Management reserves the right to make decisions which are in the best interest of the game.

"Free Instructions Offered"

Commission-Free



Baccarat

October 12, 2010

Commission-Free Baccarat

SUMMARY OF GAME

The object of the game is to assemble two hands with a point value as close to nine as possible. Aces have a value of 1, picture cards have a value of 10, all other cards have their face value. A hand with cards whose sum is ten or higher is ranked with the tens (10s) digit ignored. For example, a hand totaling 18 would be valued simply as 8.

The casino dealer deals two hands of 2 cards each, two cards to the right and two cards to the left one by one in rotation. The hand to the left of the casino dealer is a community hand that belongs to those that placed a bet in the banker betting circle. The dealer's first card is dealt face up and the second card is face down. The hand to the right of the casino dealer is a community hand that belongs to those that placed a bet in the player betting circle. The player's hand is dealt face up. Players have the option to bet on the player's hand, the player-dealer's hand, or make a tie bet.

Game Rules

1. The object of the game is to form a hand that equals 9 or as close to it as possible
2. The game is played with eight decks of 52 standard cards. There are no Jokers.
3. The game will be played on a standard baccarat table which accommodates up to eight seated positions.
4. Cards between 2 and 9 have face value.
5. Picture cards and 10's are counted as 0.
6. Aces have a value of 1.
7. Prior to the deal, all players must place a wager in accordance with table limits.
8. Players have the following options when placing their bet:
 - a. Player betting circle which pays 1 to 1 on all wins
 - b. Banker betting circle which pays 1 to 1 on all wins except 6 which will receive half-pay (1 to 2)
 - c. Tie betting circle which pays 8 to 1 on all push (tie) hands
9. The hand to the right of the casino dealer is a community hand that belongs to those that placed a bet in the player betting circle. The player's hand is dealt face up.
10. The hand to the left of the casino dealer is a community hand that belongs to those that placed a bet in the banker betting circle. The dealer's first card is dealt face up and the second card is face down.
11. The casino dealer deals two hands, in rotation, one at a time. The dealer will deal one card face-up to the player, one card face-up to the dealer, and then one card face-up to the player again.
12. The value of each hand is the sum of its cards. The last digit of the sum of a hand that has a value over ten is the deemed value of the hand.
13. *Game Rules For The Player Hand:*
 - a. The player hand must stand when the cards dealt are valued between 6 and 9.

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- b. The player hand must hit when the cards dealt are valued between 0 and 5.
- 14. The casino dealer will deliver additional hit card to player's hand as requested.
- 15. The dealer will then deal the player-dealer's final card to determine the final value of the player-dealer hand.
- 16. *Game Rules for the Player-dealer Hand:*
 - a. If the player stands, then the banker hits on a total of 5 or less and stands on a total of 6 or more.
 - b. If the player hits then the banker hits using the following rules:
 - i. If the banks total is 3 then the bank draws a third card unless the players third card was an 8.
 - ii. If the banks total is 4 then the bank draws a third card unless the players third card was a 0, 1, 8, or 9.
 - iii. If the banks total is 5 then the bank draws a third card if the players third card was 4, 5, 6, or 7.
 - iv. If the banks total is 6 then the bank draws a third card if the players third card was a 6 or 7.
 - c. This chart also shows if the banker hits (H) or stands (S) according to the rules above:

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

- 17. The value of each hand is the sum of its cards. The last digit of the sum of a hand that has a value over ten is the deemed value of the hand.
- 18. *Natural 8 and 9:* When the first two cards of the player or dealer's hand has a value of 8 or 9, the other hand will not be allowed to draw.
- 19. *Determining Outcomes:*
 - a. If the player hand is closer to nine, then the player wagers win.
 - b. If the dealer hand is closer to nine then the dealer wagers win. If the dealer hand wins with a total of 6 it will only receive half pay on its wager (1:2).
 - c. If the player and dealer hands are a tie, then the player-dealer will lose all ties to any player that made a tie wager.
 - d. All ties are a push for player wagers and banker wagers.
- 20. Backbetting circle betting is allowed. Each seat has betting circles for the player betting circle, banker betting circle, and tie bets.

Commission-Free Baccarat

21. If the player-dealer's wager covers all action on the table, wagers will be settled starting with the player to the left of the casino dealer and continuing in a clockwise manner around the table until all wagers have received action. If the player-dealer's wager does not cover all action on the table, an action button will be used, which determines which player receives first action on their wager(s). The second card dealt to the player-dealer's hand determines the position of the action button. The player-dealer position is always zero (0). The other seats, in clockwise rotation, starting with the player to the left of the player-dealer and continuing in a clockwise manner around the table, respectively represent the other numbers. Wagers will be settled in a clockwise manner, starting with the player to the left of the player-dealer position, in the following order: all player betting circle wagers, then all banker betting circle wagers, then all tie bet wagers. Wagers shall be settled from player to player. When determining where the action button will be placed, cards will hold the following values:

Action Button Card Chart:

Card Dealt	Card Value
Ace	1
2 through 10	Hold their face value
Jack	11
Queen	12
King	13

22. All bets for the base game and tie bet must be between the minimum and maximum table limit.

Player-dealer and Deal

The player-dealer position rotates in a systematic and continuous way so that the opportunity to act as the player-dealer does not constantly remain with a single person for many hands. The person in player-dealer position may not act as player-dealer position more than two consecutive hands or rounds of play. There must be an intervening player-dealer so that a single player cannot repeatedly act as the player-dealer within the meaning of *Oliver v. County of Los Angeles*, (1998) 66 Cal.App.4th 1397, 1408-09 or section 330.11 of the California Penal Code, relating to gambling establishments and any future regulatory guidebetting circle from the California Bureau of Gambling Control or the California Gambling Control Commission with respect to the operation of controlled games featuring a player-dealer position. The game will be broken if at least one other intervening player at the table does not accept the deal when offered.

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.

Commission-Free Baccarat

Collection Fees

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player based on the total amount wagered by the player on the player betting circle, the banker betting circle and/or the tie bet. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Furthermore, the collection rates may not be calculated as a portion of wagers made or winnings earned. The approved collection fees and schedules for the game of Commission Free Baccarat are as shown below.

Schedule Option	Table Limit	Player Wager	Player Fee	Player-dealer Fee
1	\$10 - \$400	\$10 - \$100	\$1.00	\$2.00
		\$101 - \$200	\$2.00	
		\$201 - \$300	\$3.00	
		\$301 - \$400	\$4.00	

* At any given time a player may only wager \$1,000 cumulatively per hand. Therefore, the total table limit is \$1,000.

** When placing a tie bet wager, the minimum amount must be \$10 and the maximum amount shall be \$200.



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, ten, or fourteen 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.
4. Each player at a Three Card Poker table, who has placed the ante wager required above, shall also have the option to make a Bonus Bet that awards an additional 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 the third 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.



- iii. If the player and the player-dealer's hands are identical, the hands are considered a push and no wagers are paid or taken.
- 6. The dealer shall then reveal the three card hand of each active player, starting with the player farthest to the dealer's right.
- 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 game also utilizes an action button to determine which player receives first action on their wager in the case that the player-dealer's wager does not cover all wagers at the table. The player-dealer's second card, which is dealt face down, determines the position of the action button. The player-dealer position is not counted when determining where the action button shall be placed. The seats, in clockwise rotation, starting with the player to the left of the card casino dealer and continuing left to right, respectively represent the numbers of the player-dealer's face down card, as shown below. Wagers shall then be settled starting with player that received the action button and continuing in a clockwise manner, in the following order from player to player: the ante wager, then play bet wager, then the Bonus Bet (if placed). When determining where the action button will be placed, cards will hold the following values:

Action Button Card Chart:

Player-dealer's Face Down Card	Card Value
Ace	1
2 – 10	Hold their face value
Jack	0
Queen	0
King	0

- 9. If the player-dealer's wager does cover all action on the table, wagers shall be settled in a clockwise manner, starting with the player with the action button, in the following order: all losing wagers, then all winning wagers. Wagers shall be settled from player to player.
- 10. 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.
- 11. 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.



12. 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 an 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

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.
Bonus Bet	An optional bet for players who place an ante bet. See Bonus Bet pay chart in rules.
Ante	The mandatory wager players make before seeing their hand.
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.



Collection Fees:

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player for each ante wager. However, there shall be no additional collection fee when placing the play bet or a Bonus Bet wager. At any given time, a player may only wager \$1,000 per hand cumulatively between the ante, play and Bonus Bet wagers. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Furthermore, the collection rates may not be calculated as a portion of wagers made or winnings earned. The approved collection fees and schedules for the game of Three Card Poker are as shown below.

Schedule Option	Table Limit	Player Wager	Player Fee	Player-dealer Fee
1	\$10 - \$400	\$10 - \$100	\$1.00	\$2.00
		\$101 - \$200	\$2.00	
		\$201 - \$300	\$3.00	
		\$301 - \$400	\$4.00	

The Palace Poker Casino

Pai Gow Tiles

Rules of Play

Pai Gow Tiles is played with 32 Chinese dominoes or 'tiles', which form 16 possible pairs. The game utilizes a player/dealer position and an 'action' button. The object of the game is for the player to beat both the high and low hands of the player/dealer. The game is played on a standard Pai Gow poker table with a total of 8 seated positions. The player/dealer position, which is determined by starting at seat #1, is offered in a continuous and systematic manner counterclockwise every two hands. Pai Gow Tiles also utilizes a dice cup with three die which determines who receives the first set of four tiles and where the 'action' begins. The player/dealer shakes the dice cup, and once opened, the total count of the dice designates placement of the Action button. The player/dealer position is always 9 and 17, no matter how many players are playing. The count begins with the banker and proceeds counter-clockwise. If the point total of the dice equal the player/dealer's position, the player/dealer will receive the first four tiles, but the Action button will go to the first player to the right (counter-clockwise) of the banker. All players post wagers in the betting circles on the table in front of their position before the dice cup is opened. A collection fee is taken per betting circle of every player, prior to the start of any play of hand or round. The player/dealer also pays a per hand fee collection.

The house dealer shuffles the tiles and stacks them in rows, with four tiles face down in each row. Starting with the Action button and proceeding counterclockwise, the house dealer then deals four tiles to each player, and to the player/dealer. Players then proceed to set their tiles into two hands; each consisting of two tiles, with the high hand in one stack and the low hand in another. Players may also ask the house dealer to set the tiles in a "house" way. Once this is complete, the player/dealer sets his/her hand.

The goal is to make two hands that are both higher than the two hands made by the player/dealer, and as close to 9 as possible. All bets are against the player/dealer. A player wins if both hands rank higher than both hands of the player/dealer. If only one hand ranks higher, it is a tie or a "push." If both of the player's hands rank lower than the player/dealer's hands, the player loses to the player/dealer. The player/dealer wins all situations where both hands are identical to the player's hands. The player/dealer can only receive action on the amount wagered and cannot win or lose more than their original wager.

Scoring:

The value of a hand is based on both the numeric and symbolic ranking of the tiles. To find the numeric value of a tile, count the total of the dots on each tile. Use only the right hand digit value if the total is over 9. Example: A 12-spot tile has a value of 2. The object is to make both your high hand and low hand as close to 9 as possible.

To form a hand, add the total number of spots contained on two tiles, again using only the right hand digit value of any two-digit value. Example: An 8-spot tile and a 9-spot tile have a value of 17 which equals 7. When two hands have the same numeric value, the symbolic ranking of the tile determines the winner. To find which is higher, take the highest ranked tile in each hand and compare them.

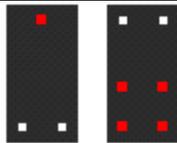
When two hands have the same numeric value and identical high tiles, it is called a 'copy' hand. The player/dealer wins all copy hands. When two hands have a numeric value of zero (0), regardless of the high tile, the player/dealer also wins.

How to Arrange the Tiles:

1. Supreme Pair
2. Matched Pairs
3. Unmatched Pairs
4. Wongs
5. Gongs
6. Any two tiles that total 9 or less
7. Largest tile with the smallest tile

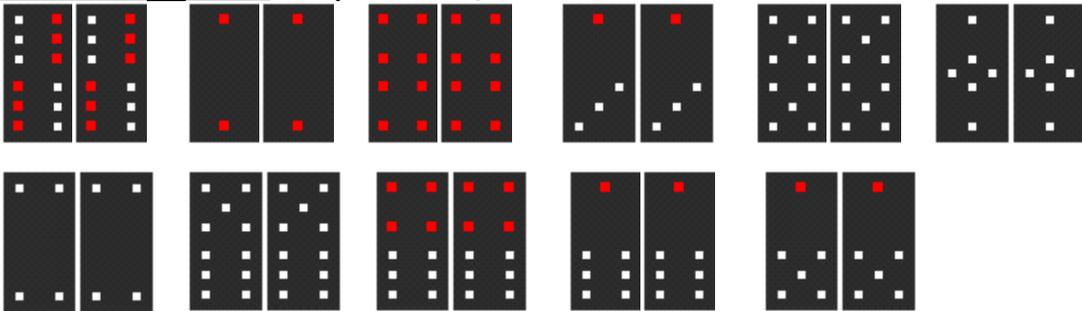
Hand Rankings: The color of the dots has no significance and does not change the value of any tile numerically or symbolically.

SUPREME PAIR

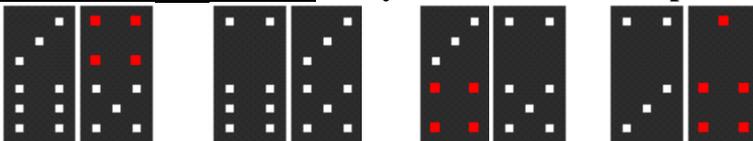


Jee Goon

MATCHED PAIRS: Any matched pair.



UNMATCHED PAIRS: Any of the below mixed pairs.



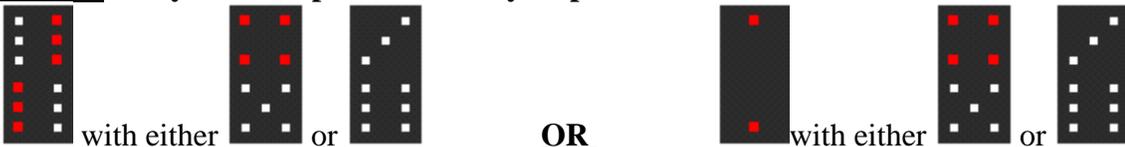
Mixed 9s

Mixed 8s

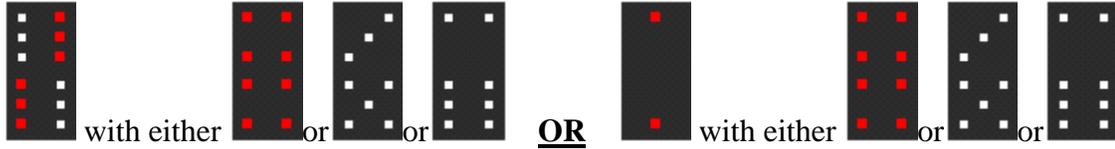
Mixed 7s

Mixed 5s

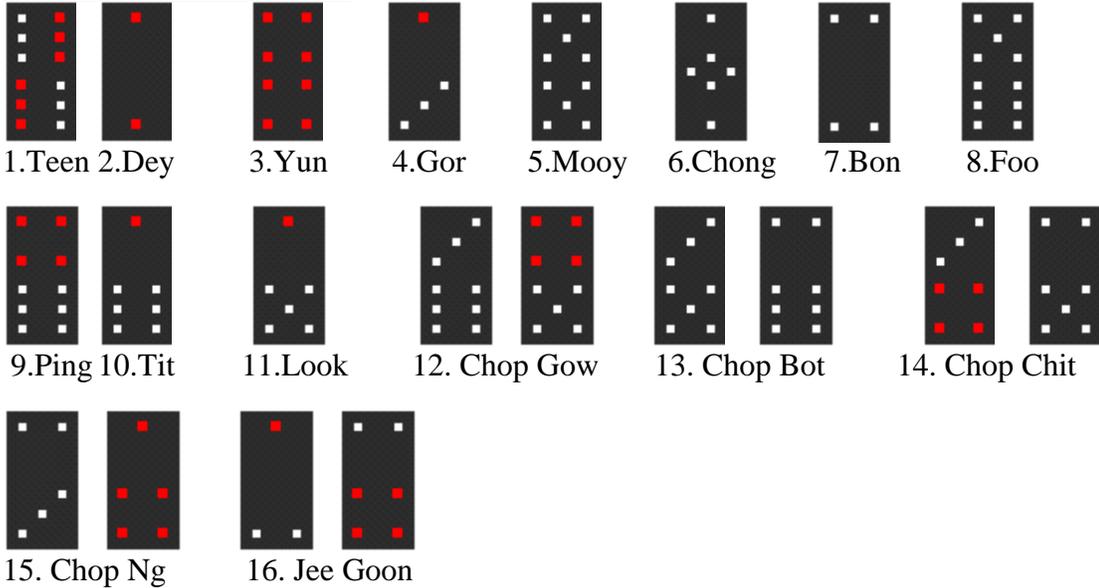
WONG: Any 2 or 12-spot tile and any 9-spot tile.



GONG: Any 2 or 12-spot with any 8-spot tile.



SINGLE Tile by Ranking: Any Combination that totals as close to 9 as possible.



House Way:

- Most valuable high hand is a pair.
- Split paired Supreme Pair (Gee Joon) if the third tile has 6-spots and the fourth tile has 4, 5 or 6-spots.
- Split 7-spot tiles if hand has a Teen, Dey and the low hand after the split has a value of 7 or higher.
- Split 8-spot tiles if the low hand after the split has a value of 7 or higher.
- Split 9-spot tiles if the low hand after the split has a value of 9 or higher.
- Split the Teen or Dey tiles if the low hand after the split has a value of 6 or higher, or with tiles containing 9 or 11-spots.
- Never split pairs with tiles that have 4, 5, 6, 10 or 11 spots.

Collection Fees

For **schedule option 1**, the collection fees shall be taken per hand from the player-dealer position and from each player per betting square. At any given time, a player may only wager \$2,000 per hand. The collection fees shall be collected prior to cards being dealt or any round of play being conducted. The collection fees shall be pre-determined and conspicuously posted on each table prior to any cards being dealt or a round of play commencing. Only one collection schedule, which utilizes one table limit and the specified collection fees for that table limit, as listed below, shall be used at a table at any one time. Furthermore, the collection rates may not be calculated as a portion of wagers made or winnings earned. The approved collection fees and schedules for the game of Pai Gow Tiles are as shown below.

Collection Fees

Schedule Option	Table Limit	Player Fee Per Betting Square	Player-dealer Fee
1	\$10 - \$200	\$1.00	\$2.00

Pai Gow Tiles utilizes a player/dealer position and is a California style game. So that no person or entity acting as the player/dealer, or any person or entity acting as a portion of the player/dealer position may occupy the banking position continuously, the player/dealer position will be offered systematically and continuously every two hands. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.