

Four Card Poker Variation

Rules of the Games

Gaming Equipment

Temporary Amendments: N.J.A.C. 19:46-1.13P; and 19:47-27.1, 27.6, 27.7, 27.8, 27.9 and 27.11

Temporary New Rule: N.J.A.C. 19:47-27.10A

Authority: N.J.S.A. 5:12-5, 69a, 70f, 99a and 100

The temporary rules follow:

### **Summary**

The temporary new rules and amendments were sought jointly by Shuffle Master, Inc. (Shuffle Master), Boardwalk Regency Corporation d/b/a Caesars Atlantic City (Caesars) and Trump Marina Associates, LP d/b/a Trump Marina Hotel and Casino (Trump Marina). The temporary new rules and amendments authorize a variation of the game of four card poker known commercially as “Crazy 4 Poker.”

The four card poker variation features head-to-head play against the dealer and two bonus bets, one of which is mandatory and the other optional. To begin a round of play, each player must place an ante wager and super bonus wager in equal amounts. Players may also place an optional “queens up” wager which can be made in any amount within the table limits. The super bonus wager and queens up wager are paid in accordance with predetermined payout tables. Once the ante wager, super bonus wager, and the optional queens up wager are placed, each player and the dealer are dealt five cards face down. Once each player has had the opportunity to examine his or her cards, the player may choose to fold and forfeit the ante, super bonus and queens up wager or the player may remain in the game and place a play wager. The play wager must be placed in an amount equal to the ante wager unless the player has a pair of aces or better, in which case the player’s play wager may be placed in an amount equal to one, two or three times the player’s ante wager.

Once each player has either placed a play wager or elected to fold, the dealer reveals his or her five-card hand and selects the four cards that form the highest possible ranking hand. The dealer also determines if his or her hand qualifies with a king-high or better ranking. After the dealer's hand is revealed, the dealer then reveals the active player hands, starting with the player farthest to the dealer's right. The dealer selects the four cards from each active hand that forms the highest ranking hand.

If the dealer's hand qualifies and the player's hand beats the dealer's hand, the dealer pays the play wager and ante wager even money. In addition, any queens up wager and super bonus wager shall be paid according to a predetermined pay table. If the dealer's hand qualifies and the rank of the player's hand is equal to that of the dealer's hand, the play and ante wagers of the player are considered a push. Any queens up and super bonus wagers of the player are paid according to the predetermined pay table. If the dealer's hand does not qualify, the dealer pays all play wagers even money, pushes all ante wagers and pays all queens up and super bonus wagers according to a predetermined pay table.

Several temporary amendments and new rules are necessary to implement the variation of four card poker. N.J.A.C. 19:46-1.13P, which sets forth the requirements for the physical characteristics of a four card poker table, is amended to include the new requirements for a four card poker table offering the variation of the game. N.J.A.C. 19:47-20.1, which contains the definitions applicable to the game of four card poker, is amended to include the definitions of the super bonus wager and queens up wager. Temporary amendments to N.J.A.C. 19:47-27.7, 27.8 and 27.9 set forth the procedures for dealing the cards from a manual shoe, from the hand and from an automated dealing shoe. Also, temporary new rule N.J.A.C. 19:47-27.10A sets forth the procedures for the completion of each round of play in the variation of the game. Lastly, temporary amendments are made to N.J.A.C. 19:47-27.11 to

include the payout odds and pay tables that apply to wagers in the variation of four card poker.

**Full text** of the temporary adoption follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

19:46-1.13P Four card poker table; physical characteristics

(a) – (b) (No change.)

**(c) If a casino licensee offers the variation of four card poker authorized by N.J.A.C. 19:47-27.10A, the layout for the table shall be approved by the Commission and, at a minimum, contain:**

- 1. The name or trade name of the casino licensee;**
- 2. Two separate designated betting areas at each betting position for the placement of the ante wager and super bonus wager, which areas, when viewed by the player, shall be arrayed from left to right, respectively;**
- 3. A separate designated betting area at each betting position for the placement of the play wager, which area shall be located between the player and the ante wager betting area;**
- 4. A separate designated betting area at each betting position for the placement of the queens up wager, which area shall be located between the ante wager betting area and the dealer;**
- 5. Inscriptions at each betting position that indicate:**
  - i. The super bonus wager shall be equal to the ante wager;**
  - ii. A play wager shall be equal to the ante wager except a player may double or triple the ante with a hand of aces or better;**
  - iii. The payout odds for all authorized wagers; and**
  - iv. The “best four-card hand plays” and the “dealer qualifies with king-high;” and**

**6. A designated area for the placement of the active player's cards, which area shall be located in the center of the table between the table inventory container and each player betting area.**

[(c)] **(d)** If payout odds are not inscribed on the layout as provided in (b)4 or **(c)5** above, a sign identifying the payout odds for all authorized wagers shall be posted at each four card poker table.

[(d)] **(e)** (No change in text.)

#### 19:47-27.1 Definitions

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

...

**“Push” means a hand that results in neither a winning nor losing wager in accordance with this subchapter.**

**“Queens up wager” means the optional wager in the variation of four card poker authorized by N.J.A.C. 19:47-27.10A that the player's best four card poker hand will be a pair of queens or better, which wager shall be placed prior to any cards being dealt and be paid in accordance with a posted pay table.**

...

**“Super bonus wager” means the wager required by the variation of four card poker authorized by N.J.A.C. 19:47-27.10A that the player's best four card poker hand will be a straight or better, which wager shall be placed prior to any cards being dealt. A super bonus wager shall win and be paid in accordance with a posted pay table when the player's best four card poker hand is a straight or better and shall be a push when the player's best hand is less than a straight but beats or ties the dealer's hand in a round of play.**

#### 19:47-27.6 Wagers

(a) The following wagers may be placed in the game of four card poker:

1. A player may compete solely against the dealer by placing an ante wager in an amount within the posted minimum and maximum wagers and then placing a play wager in an amount from one to three times the amount of the ante wager; or

2. A player may compete solely against a posted payout table by placing an aces up wager in any amount within the posted minimum and maximum wagers; or

3. A player may compete against both the dealer and the posted payout table by placing wagers in accordance with the requirements of (a)1 and 2 above.

**(b) Notwithstanding (a) above, if a casino licensee offers the variation of four card poker authorized by N.J.A.C. 19:47-27.10A, each player shall be required to place an ante wager and a super bonus wager in equal amounts at the beginning of each round of play. A player may also place an optional queens up wager prior to any cards being dealt. The outcome of the super bonus wager and any queens up wager made by a player shall have no bearing on the outcome of any other wager placed by that player.**

Recodify (b) – (c) as **(c) – (d)** No change in existing text.)

[(d)] **(e)** All ante wagers, [and] aces up wagers, **super bonus wagers and queens up wagers** shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures in N.J.A.C. 19:47-27.7, 27.8 or 27.9. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets." All play wagers shall be placed in accordance with N.J.A.C. 19:47-27.10(b).

[(e)] **(f)** (No change in text.)

19:47-27.7 Procedures for dealing the cards from a manual dealing shoe

(a) – (b) (No change.)

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time, in order, **as follows:**

**1. In the standard version of four card poker, one card** to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down. The first five cards dealt to the dealer shall be face down and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

**2. In the variation of four card poker authorized by N.J.A.C. 19:47-27.10A, one card to each player who has placed an ante wager and super bonus wager and to the dealer until each player who has placed a wager and the dealer have five cards. All cards dealt to the players and the dealer shall be dealt face down.**

(d) After [five] **the** cards have been dealt to each player and [six to] the dealer **in accordance with (c)1 or 2 above**, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. (No change.)

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player has more or less than five cards or the dealer has more or less than [six] **the** cards **required by (c)1 or 2 above, as applicable**) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-27.12. If the cards have not been misdealt, all hands shall

be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

(f) (No change.)

19:47-27.8 Procedures for dealing the cards from the hand

(a) – (b) (No change.)

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal one card at a time, in order, **as follows:**

**1. In the standard version of four card poker, one card** to each player who has placed an ante wager and/or an aces up wager and to the dealer until each player who placed a wager has five cards and the dealer has six cards. All cards dealt to the players shall be dealt face down. The first five cards dealt to the dealer shall be face down and the sixth card shall be dealt face up. The dealer's fifth and sixth cards shall be dealt consecutively.

**2. In the variation of four card poker authorized by N.J.A.C. 19:47-27.10A, one card to each player who has placed an ante wager and super bonus wager and to the dealer until each player who has placed a wager and the dealer have five cards. All cards dealt to the players and the dealer shall be dealt face down.**

(d) After [five] **the** cards have been dealt to each player and [six cards have been dealt to] the dealer **in accordance with (c)1 or 2 above**, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) (No change.)

19:47-27.9 Procedures for dealing the cards from an automated dealing shoe

(a) – (b) (No change.)

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 19:47-27.6(a) or (b). As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 19:47-27.6(a) or (b). The dealer shall then deliver a stack of five cards face down to himself or herself. [When]

**1. In the standard version of four card poker, when** the automated dealing shoe dispenses the next stack of five cards, the dealer shall remove the stack from the shoe and place the stack on the layout next to his or her hand. The dealer shall spread the cards in the stack face down, with the bottom card of the stack to the dealer's far left and the top card of the stack to the dealer's far right. The dealer shall turn the bottom card of the stack (on the dealer's far left) face up on the dealer's hand. The dealer shall collect the remaining four cards of that stack and place them in the discard rack without revealing them.

**2. In the variation of four card poker authorized by N.J.A.C. 19:47-27.10A, no additional stacks of cards shall be dispensed and delivered.**

(d) – (e) (No change.)

**19:47-27.10A Optional variation of four card poker; procedures for completion of each round of play**

**(a) A casino licensee may, in its discretion, offer a variation of four card poker at a particular four card poker table by complying with the relevant provisions of N.J.A.C. 19:46-1.13P, 19:47-27.6 and this section.**

**(b) After the applicable dealing procedures required by N.J.A.C. 19:47-27.7, 27.8 or 27.9 have been completed, each player shall examine his or her cards. Each player who places the required wagers shall be**

responsible for his or her own hand and no person other than the dealer and the player to whom the cards were dealt may touch the cards of that player.

(c) The dealer shall, starting with the player farthest to his or her left and continuing clockwise around the table, offer each player who has placed an ante wager and super bonus wager the option to make a play wager or forfeit his or her ante wager, super bonus wager and, if made, queens up wager. The play wager of a player shall be made in an amount equal to his or her ante wager, unless the player has a pair of aces or better, in which case the player may place a play wager equal to one, two or three times the amount of the player's ante wager.

(d) After each player has either placed a play wager on the designated area of the layout or forfeited his or her ante wager, super bonus wager and, if made, queens up wager, the dealer shall collect all forfeited wagers. The dealer shall collect the cards of any player who forfeited his or her wagers, and place the cards in the discard rack.

(e) The dealer shall then reveal the dealer's cards and select the four cards that form the highest ranking four card poker hand and determine if the dealer's hand qualifies with a king-high or better.

(f) The dealer shall then, starting with the player farthest to his or her right whose hand is still active and proceeding in a counterclockwise manner around the table, perform the following procedures one player at a time. The dealer shall reveal the player's cards in the designated area between the dealer's hand and the area designated for placement of the queens up wager. The dealer shall select the four cards of the player that form the highest ranking four card poker hand for that player.

1. If the dealer's hand does not qualify with a king-high or better, the dealer shall pay the play wager even money, push the ante wager, and pay the super bonus wager any queens up wager according to the pay tables in N.J.A.C. 19:47-27.11(b). The dealer shall push a super

bonus wager unless the player's hand is a straight or better. The dealer shall pay the wagers in the following order: play wager, ante wager, queens up wager and super bonus wager.

2. If the dealer's hand qualifies with a king-high or better and the player's hand is of a higher rank than the dealer's hand, the dealer shall pay the play wager and ante wager even money, and the super bonus wager and any queens up wager shall be paid according to the pay tables in N.J.A.C. 19:47-27.11(b). The dealer shall pay the wagers for each player in the following order: play wager, ante wager, queens up wager and super bonus wager.

3. If the dealer's hand qualifies with a king-high or better, and the player's hand and the dealer's hand are of an equal rank, the dealer shall push the play wager and ante wager, and pay the super bonus wager and any queens up according to the pay tables in N.J.A.C. 19:47-27.11(b). The dealer shall pay the wagers for each player in the following order: play wager, ante wager, queens up wager and super bonus wager.

(g) 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.

#### 19:47-27.11 Payout Odds

(a) [There are] **The three payout types for the standard version of four card poker are** as follows:

1. - 3. (No change.)

(b) **The payout odds for the variation of four card poker authorized by N.J.A.C. 19:47-27.10A are as follows:**

1. A player shall be paid 1 to 1 on both the ante wager and the play wager if the player's hand is ranked higher than the dealer's hand and the dealer's hand qualifies with a king-high or better.

2. A player shall be paid 1 to 1 on the play wager and the ante wager is pushed if the dealer's hand does not qualify with a king-high or better.

3. A player with a straight or better shall be paid on the super bonus wager at no less than the following odds:

<u>Hand Type</u>	<u>Payout Odds</u>
Four Aces	200 to 1
Four-of-a-kind	30 to 1
Straight flush	15 to 1
Three-of-a-kind	2 to 1
Flush	1.5 to 1
Straight	1 to 1

4. A player shall be paid on the queens up wager if the player's best hand is one of the qualifying hand types, at no less than the odds set forth in one of the following payout tables pre-selected by the casino licensee:

<u>Hand Type</u>	<u>Table I</u>	<u>Table II</u>	<u>Table III</u>	<u>Table IV</u>
Four-of-a-kind	50 to 1	50 to 1	50 to 1	50 to 1
Straight flush	30 to 1	40 to 1	30 to 1	40 to 1
Three-of-a-kind	9 to 1	8 to 1	8 to 1	7 to 1
Flush	4 to 1	4 to 1	4 to 1	4 to 1
Straight	3 to 1	3 to 1	3 to 1	3 to 1
Two pair	2 to 1	2 to 1	2 to 1	2 to 1
Pair of queens	1 to 1	1 to 1	1 to 1	1 to 1