

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

13:69F-11.3 Pai gow poker rankings; cards; poker hands

(a) - (h) (No change.)

(i) For the progressive payout wager authorized pursuant to N.J.A.C. 13:69F-11.14A, the rank of the cards, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, nine, eight, seven, six, five, four, three, and two. All suits shall be considered equal in rank. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" with a two, three, four and five. The permissible hands for the progressive payout wager, in order of highest to lowest rank, shall be:

1. "Seven-card straight flush" is a seven-card hand consisting of seven cards of the same suit in consecutive ranking, with or without a joker being used to complete the straight flush;

2. "Five aces" is a high hand consisting of four aces and a joker;

3. "Royal flush" is a high hand consisting of an ace, king, queen, jack, and 10 of the same suit, with or without a joker being used to complete the royal flush;

4. "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with or without a joker being used to complete the straight flush;

5. "Four-of-a-kind" is a high hand consisting of four

cards of the same rank regardless of suit; and

6. "Full house" is a high hand consisting of a "three-of-a-kind" and a "pair."

13:69F-11.7 Wagers

(a) - (f) (No change.)

(g) If a casino licensee offers the progressive payout wager authorized by N.J.A.C. 13:69F-11.14A, upon placing a pai gow poker wager and prior to any cards being dealt in a round of play a player may place a progressive payout wager through a credit wagering system approved by the Division on the player's hand, the dealer's hand or both.

13:69F-11.9 Procedures for completion of each round of play;
setting of hands; payment and collection of wagers;
payout odds; vigorish

(a) - (d) (No change.)

(e) Unless a player has placed a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14, [or] a seven-card bonus wager pursuant to N.J.A.C. 13:69F-11.17, **or a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14A**, a player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to (f) below. Once the player has announced his or her intention to surrender, the dealer shall:

1. - 2. (No change.)

(f) Once the dealer has set a high hand and a low hand, the dealer shall expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the high and low hand of each player to the high and low hand of the dealer and shall announce if the pai gow poker wager of that player shall win, lose or be considered a tie ("push"). If the player has placed a progressive payout wager pursuant to N.J.A.C. 13:69F-1.14 **or a progressive payout wager pursuant to N.J.A.C. 13:69F-11.14A**, the dealer shall also examine the seven cards of the player and announce if the progressive payout wager **or the progressive payout wager** of that player shall win or lose. If the player has placed a seven-card bonus wager pursuant to N.J.A.C. 13:69F-11.17, the dealer shall also examine the seven cards of the player and announce if the seven-card bonus wager of that player shall win or lose. If the player has placed an imperial pai gow bonus wager pursuant to N.J.A.C. 13:69F-11.19, the dealer shall also examine:

1. - 2. (No change.)

(g) All losing pai gow poker wagers, imperial pai gow bonus wagers, seven-card bonus wagers and progressive payout wagers shall be immediately collected by the dealer and put in the table inventory container. Unless the player has a winning progressive payout wager, [or] winning seven-card bonus wager **or winning progressive payout wager**, all losing pai gow poker hands shall also be collected. A pai gow poker wager made by a player shall lose if:

1. - 4. (No change.)

(h) (No change.)

(i) All hands that resulted in a winning pai gow poker wager, winning seven-card bonus wager, winning imperial pai gow bonus wager, [or] winning progressive payout wager **or winning progressive payout wager** shall remain face up on the layout. Winning wagers shall be paid after all hands are exposed. The dealer shall pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A pai gow poker wager made by a player shall win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer. If a player has a winning pai gow poker wager and a winning progressive payout wager, **a winning progressive payout wager**, a winning imperial pai gow bonus wager, or a winning seven-card bonus wager, the pai gow poker wager shall be paid first.

(j) - (k) (No change.)

(l) If a player has won a progressive payout wager **or progressive payout wager** that is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed.

13:69F-11.10 Player bank; co-banking; selection of bank; procedures
for dealing

(a) - (o) (No change.)

(p) If a casino licensee offers the progressive payout wager pursuant to N.J.A.C. 13:69F-11.14, **the progressive payout wager pursuant to N.J.A.C. 13:69F-11.14A**, the imperial pai gow bonus wager

pursuant to N.J.A.C. 13:69F-11.19, or the optional bonus wagers pursuant to N.J.A.C. 13:69F-11.17, the processing and resolution of such wagers shall be governed by the rules applicable to such wagers throughout this subchapter.

13:69F-11.14A Progressive payout wager

(a) A casino licensee may, in its discretion, offer to every player at a pai gow poker table, including any pai gow table with the EZ pai gow variation, and who has placed a pai gow poker wager the option to make a progressive payout wager through a credit wagering system on whether the player will be dealt a hand type as set forth in (c) below or be eligible for a bonus prize as set forth in (d) and (e) below.

(b) Prior to the first card or stack of cards of a round being dealt and once all wagers including progressive payout wagers have been placed, the dealer shall announce "No more bets" and press the start button of the progressive payout wagering system.

(c) A winning progressive payout wager shall be paid irrespective of the outcome of the player's pai gow poker wager, and shall be paid in accordance with one of the following pay tables pre-selected by the casino licensee:

<u>Hand</u>	<u>A</u>	<u>B</u>	<u>C</u>
7 Card Straight Flush	100%	100%	100%
	of jackpot	of jackpot	of jackpot
5 Aces	10%	10%	10%
	of jackpot	of jackpot	of jackpot

Royal Flush	500 to 1	500 to 1	500 to 1
Straight Flush	100 to 1	100 to 1	100 to 1
Four-of-a-Kind	75 to 1	75 to 1	75 to 1
Full House	4 to 1	4 to 1	4 to 1

(d) In addition to the prescribed payouts for the hand types in (c) above, a player may be eligible for the following bonus payouts:

1. "Lucky Player" is a payout awarded randomly by the progressive system to a player having made an progressive payout wager on the player hand.

2. "Lucky Dealer" is a payout awarded randomly by the progressive system to a player having made an progressive payout wager on the dealer hand.

3. "Magic Card" is a payout awarded randomly by the progressive system to a player having made an optional progressive payout wager on the player hand and/or the dealer hand and when a winning progressive payout wager hand holds the randomly generated card displayed on progressive system screen.

(e) The payout odds for bonus prizes described in (d) above shall supplement the pay table pre-selected by the casino licensee in (c) as follows:

	<u>A</u>	<u>B</u>	<u>C</u>
Magic Card	20 to 1	-	-
Lucky Player	5 to 1	5 to 1	-
Lucky Dealer	5 to 1	5 to 1	-

(f) The following rules shall govern the implementation of the progressive payout wager:

1. A progressive payout wager shall be paid prior to the collection of the cards by the dealer.

2. Prior to paying a progressive payout hand, the dealer shall:

i. Verify that the hand is a winning hand;

ii. Have a casino supervisor validate the progressive payout wager pursuant to the casino licensee's internal control procedures.

3. Any winning progressive payout wager shall be paid regardless of the relative rank of the player's hand and the dealer's hand to each other.

4. Payouts for a 7 card straight flush and five aces, as percentages of the amount on the progressive meter, shall not be multiplied by the number of credits wagered on the progressive payout wager.

5. Winning progressive payout hands shall be paid in accordance with the amount on the meter when it is the player's turn to be paid provided, however:

i. If more than one player at a table has a 7 card straight flush, the players shall either share equally in the amount on the progressive meter when the first player with a 7 card straight flush is to be paid or share proportionally to the number of credits wagered by each player when the first player with a 7 card straight flush is to be paid. The method used shall be established by each casino licensee; and

ii. If the dealer is dealt a 7 card straight flush or

a five aces, the appropriate amount from the progressive meter shall be either divided proportionally to the number of credits wagered by each player having made a wager on the dealer's hand or divided equally among all players having made a wager on the dealer's hand. The method used shall be established by each casino licensee.

6. The rate of progression for the progressive meter shall be no less than 70 percent. The initial and reset amount shall be established by each casino licensee.