



BACCARAT AS A CASINO GAME

THE WORD BACCARAT IS A FRENCH TERM FOR THE ITALIAN BACCARA WHICH MEANS.....ZERO

The game of Baccarat has the best odds in the casino. The banker has a slight edge at 50.9% while the Player is at 49.7%

MIDI/MINI BACCARAT

The game is also one of the fastest in the casino. Before you can beat the game of Baccarat, you must first learn how the game is played. This is important because you may be called upon to explain it to a person who knows nothing about it, but wishes to play.

Baccarat is probably the easiest casino game to play from the standpoint of making decisions.

The only decision a player has to make is how much he or she wants to wager and on which hand (Banker or Player). The actual playing of the cards is 100% mechanical.

The proper procedure and dealing of the cards is predetermined by the rules that are set forth in the manual to be discussed later.

The "value" of the cards in each deck shall be as follows:

- * Any card from 2 to 9 shall have its face value
- * Any Ten, Jack, Queen, King shall have a value of nothing (zero)
- * Any Ace shall have a value of one

The "Point Count" of a hand shall be a single digit number from 0 (nothing) to 9 inclusive, and shall be determined by totaling the value of the cards in the hand. If the total of the cards in the hand is a two-digit number, the left digit of such number shall be discarded having no value and the right digit shall constitute the "Point Count" of the hand. Examples of the rules are as follows:

- * A hand composed of an Ace, a 2 and 4 has a "Point Count" of 7
- * A hand composed of an Ace, a 2 and 9 has a total of 12 but only a "Point Count" of 2 since the digit 1 in the number 12 is discarded



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The game is also one of the largest holds in the casino at 21%.

Before you can deal the game of Baccarat, you must first learn how the game is played. This is important because you may be called upon to explain it to a person who knows nothing about it, but wishes to play.

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DEALING MINI BACC

The game of Mini Bacc is the same game as the Big Baccarat just on a smaller scale.

The game consists of only one dealer and up to seven seated players.

Mini Bacc is a game played with sixteen 52 -card decks, with backs of eight one color and the other eight decks another color.

Open wagers to all players at the table by waving your hand, palm up from left to right saying "Bets are open "then returning right to left palms down, saying "Bets are closed".

The dealer will draw four cards from the shoe face up with his/her left hand. The first and third card shall represent the player's hand and will be placed in the "PLAYER" area of the layout. The second and fourth cards drawn shall represent the banker's hand and shall be placed in the "BANKER" area of the layout.

The dealer shall call the player's hand.

Then the dealer shall call out the banker's hand.

If there are any cards needing to be drawn the dealer will do so now.

The dealer will then call the winning hand.

THIRD CARD RULES

PLAYER RULES

When first 2 cards total

0-1-2-3-4-5 Draws a card

6-7 Stands



8-9 Stands (natural, Banker can not draw)

BANKER RULES

When first 2 cards total

0-1-2 (Always Draws)

3 (If the players draw card is an 8 , STAND , otherwise draw a card for the bank)

4 (if the players draw card is 2,3,4,5,6,7 draw a card for the bank, otherwise STAND)

5 (if the players draw card is 4,5,6,7 draw a card for the bank, otherwise STAND)

6 (if the players draw card is 6,7 draw a card for the bank, otherwise STAND)

7 (Bank stands)

8 or 9 (Natural , Bank stands, Player can't draw)

If Player takes no cards, Banker must draw 0-5 and stand on 6-9

If the Player has a 6 and Banker has 6 this is considered a TIE HAND

7 - 6 RULES

Player shows 6 and Banker has 7 - no draw

Player shows 7 and Banker has 6 - no draw

EXAMPLE STICK CALLS

Banker Having 3

(B) A 2 - "Player shows 4 Banker has 3. Card for the Player. Player reduces to 2. Banker wins 3 over 2 "

(P) K 4 8

Banker Having 4

(B) 8 6 - "Player shows 5 Banker has 4. Card for the Player. Player improves



(P) A 4 A to 6. Player wins 6 over 4"

Banker Having 5

(B) 3 2 - "Player shows 1 Banker has 5. Card for the Player. Player improves

(P) J A 3 to 4. Banker wins 5 over 4"

Banker Having 6

(B) 8 8 - "Player shows 5 Banker has 6. Card for the Player. Player is reduced to nothing. Player wins 8 over 7"

(P) K 5 5

Banker Having 7

(B) 4 3 - "Player shows 5 Banker has 7 and stands. Card for the Player

(P) K 5 9 Player reduces to 4. Bank wins 7 over 4."

WAGERS (Payin2 & Taking)

The dealer will always walk their game in order to maintain a full view of the entire table at all times.

Proper walking of the game requires the dealer to always maintain a professional stance, with both feet on the ground in order to be mobile and alert at all times.

Paying and taking in Mini Bacc is just like in Blackjack.

- * Any action taken on the first two spots will be taken using the left hand.
- * The dealer will use the right hand for spots three through eight to perform any action required.
- * The order in which the losing bets will be collected are from right to left, from back to front (PLAYER, BANKER, DRAGON BONUS, AND TIE).



- * When the Player's hand wins, the dealer will size into the winning hand. If needed, break down the guest's bet into proper denominations first. Then pay each bet separately.
- * When the Banker's hand wins, the dealer will pay the bet and take out the 5% vigorish before proceeding to next winning wager.

Wager

The following wagers shall be permitted to be made by a participant at the game of Baccarat:

A wager on the Banker's Hand" which shall:

- Win if the "Banker's Hand" has a point count higher then that of the "Player's Hand"
- Lose if the "Banker's Hand" has a point count lower then that of the "Player's Hand"
- Be void (push) if the point count of the "Banker's Hand" and the "Player's Hand" are equal.
- A wager on the "Player's Hand" which shall:

Win if the "Player's Hand" has a point count higher then that of the "Banker's Hand"

Lose if the "Player's Hand" has a point count lower then that of the "Banker's Hand" Be void (push) if the point count of the "Player's Hand" and the "Banker's Hand" are equal.

* A wager on the "Tie" which shall win when the point count of the "Banker's Hand" and the "Player's Hand" are equal and will lose under all other circumstances.

* A patron will make a wager by placing chips on the Banker, Player, Tie, or Dragon Bonus.

* Patrons may place a wager ONLY in any of the betting boxes which corresponds with his/her individually numbered chair. Patrons will not be permitted to wager in any other Banker or Player position on the table. When the table is full patrons may wager also on the same position as long as the seated patron okays it.



* Under NO CIRCUMSTANCES will a cash wager be accepted.

Once the dealer announces "NO MORE BETS", no wager may be made, added to, decreased or withdrawn.

* The table minimum and the table maximum will be conspicuously posted on the table.

* If a player wagers more than the maximum bet, the dealer should bring it to his/her attention immediately. In the fact that the player wagered more than the maximum bet is not realized until after a winning or losing hand, the dealer will notify the supervisor and will pay or take the total amount wagered.

If the player bets less than the minimum bet, bring it to his/her attention immediately.

If the fact that the player wagered less than the minimum bet is not realized until after a winning or losing hand, the dealer will pay or take the wager and inform the player of the table minimum. (Notify the Supervisor when doing so.)

* If the player has table minimum bet on either the Banker or Player, they are allowed to bet a minimum of one dollar (\$1.00) on the tie bet.

* If a player has a wager on the tie bet and does not wager on the Banker or Player he/she must bet the table minimum on the tie.

After all the cards have been drawn, the stick dealer will announce the final "Point Count" of each hand indicating which hand has won the round.

Winning wagers consisting of combinations of different value cheques should first be broken down to verify the correct amount before paying. Such wagers should be left broken down until the payoffs are made. Dealers can only break down all bets at once.

If the two hands have an equal "Point Count", the dealer will announce "Tie hand". A winning tie bet shall be paid off at odds of 8 to 1. Each individual tie bet will be counted out in front of the working area and then set next to the winning tie wager then the dealer will announce, "Tie hand chair (winning amount)."

A winning wager made on the Player's Hand" shall be paid off at odds of 1 to 1.



A winning wager made on the "Banker's Hand" shall be paid off at odds of 1 to 1 with a commission charge after the hand is completed. The commission is computed out as a 5% of the winning wager on the "Banker's Hand" only.


THE MINI BACC SHUFFLE

Mini Baccarat will have 2 sets of 8 decks, two different colors.

When opening a table and first bringing the 2 sets of cards to the game

When a shuffler machine is being used, the Floorperson will break the seal, open the package. The Floorperson will spread the cards face up to ensure the cards were shuffled properly, and then face down to inspect the backs to ensure there are no marks or imperfections. The Dealer will then inspect the cards in the same manner. After inspection, the Dealer will shuffle the cards using the following procedure; Break the 8 decks in half. Take $\frac{3}{4}$ of a deck from each stack and riffle once. Place the riffled cards between the 2 stacks. Repeat until all cards have been riffled and 1 stack remains. Place the stack into the shuffle machine. The same procedure will be followed with the 2nd set of 8 decks. If no players are on the game the 2nd set of decks will be spread face down on the layout. If there are players on the game waiting to play, load the 2nd set of cards into the shuffle machine and offer the cut on the 1st set of cards. If the 1st set of cards are still in the process of being shuffled, offer the cut on the 2nd set of cards, and load into the shoe. Burn a card, expose that card and then burn the value of that card.

1. When the cut card comes out of the shoe, it signifies that after one more hand is dealt following the current one, it will be time to shuffle.

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2. The dealer shall announce "shuffle" and wait for the supervisors acknowledgement before proceeding. Then the Dealer will take the remaining cards in the shoe, referred to as the slug, and place them with the remaining cards in the discard rack.
 3. Break the 8 decks in half. Take $\frac{3}{4}$ of a deck from each stack and riffle once. Place the riffled cards between the 2 stacks. Repeat until all cards have been riffled and 1 stack remains. Place the stack into the shuffle machine, and then remove the newly shuffled cards from the shuffle machine and offer the cut to the player. Then follow your proper burn procedure.

GAME SECURITY

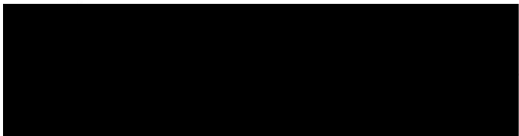
Dealers should always keep their entire game in view at all times. It is also important to glance at the players bets on 1st and 3rd base while dealing the cards out. It is the dealer's responsibility to ensure fair play by all players.

The base dealers when standing on a dead game should be in an attentive posture position, with both feet on the floor. Never lean on the table or cover the lid with your arm or hands.

The dealer will use the right hand on the first five spots, and the left hand on the last two spots of the table.

Calling the game is designed to provide additional protection through the utilization of another party's awareness of the game's proceedings. All transactions and hand totals must be announced. The floor supervisor must be able to hear what is taking place on the table from anywhere in their assigned pit area.

In order to avoid scrutiny by Surveillance and Supervisors it is essential to clear your hands. The proper way to clear hands is to turn hands palm up, with fingers spread. This shows hands are empty.



The dealer should clear their hands often, especially:

- * After dropping currency into the drop box.
- * Before and after adjusting any cheques on the layout (ex: player's wagers)
- * Before and after cleaning their tray.
- * When entering and leaving a game.
- * Before and after going to their body (adjusting glasses and clothes, using tissue, or scratching head).

The dealer will not go into the tray on a dead game without the Floor Supervisor's approval.

An open table with no players is called a "dead game".

GAME SECURITY

On a dead game, the dealer's hands should be palm down on the sides of the rack.

When announcing a transaction for approval by the floor supervisor, the dealer's hands are not allowed to be in the tray for any reason until the transaction is complete. (For example, if you are coloring up \$3000 in orange and waiting for approval, DO NOT CLEAN YOUR TRAY


Cheques Play' will be announced by the dealer and acknowledged by the floor supervisor under the following circumstances: A player enters the game making a large wager. A player makes a substantial increase from their normal wager.

It is the responsibility of the dealer to inform the Floor Supervisor of any player(s) wagering purple cheques or higher. The dealer will announce "(color action)".

Once an announcement has been made by the dealer and acknowledged by the floor supervisor for any one player, it is not necessary to make any further announcements for that player.

Incoming and outgoing work areas enable both Surveillance and Supervisors the best view of all cheque transactions.

Players are NEVER allowed to touch the playing cards. Watch for any player attempting to place their hands over the cards or their bets during play.



The dealer should be aware of the condition of the cards both while in play and while changing them. Any bent, tom, marked, or any unusual conditions of the cards, will be brought to the attention of the floor supervisor IMMEDIATELY!

The dealer will NEVER back up cards without the floor supervisor's approval. It is the responsibility of the Floor Supervisor, to make all corrective calls on the game.

In the event that cards are dropped from the table during play, notify the Floor Supervisor immediately.

Alert the Floor supervisor of abusive, harassing, or visibly intoxicated players.

All cheques that are not being wagered must be kept back away from the betting area.

Players must take all their belongings when leaving a game. If a player insists on leaving their cheques on the table temporarily, the dealer will:

- * Lammer their spot
- * Inform the player that the casino is not responsible for their money.
- * Hold the spot a maximum of 20 minutes.

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