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

13:69E-1.10D Three Card 21 "N" Done table; physical characteristics

- (a) Three Card 21 "N" Done shall be played at a table having betting positions for no more than six players on one side of the table and a place for the dealer on the opposite side.
- (b) The layout for a Three Card 21 "N" Done table shall be approved by the Division and shall have imprinted thereon, at a minimum, the following:
 - The name or trade name of the casino licensee offering the game;
 - 2. Specific areas designated for the placement of wagers corresponding to a player betting position, with one designated betting area at each betting position for the placement of the required Three Card 21 wager and one designated area for the required Three Card 21 bonus wager;
 - 3. The following inscriptions, unless they are included on the sign required by (c) below:
 - i. "21 pays 1 to 1";

- ii. "Insurance pays 2 to 1";
- iii. "Dealer must draw to 16. Stands or hits on
 all 17's per posted option";
- iv. "Both the Three Card 21 wager and the Three Card 21 bonus wager must be in equal amounts".
- 4. The payout odds for the Three Card 21 bonus wager, unless they are included on the sign required by (c) below.
- (c) If not inscribed on the layout, a casino licensee shall post a sign approved by the Division at each Three Card 21 "N" Done table, which shall include the payout odds for the Three Card 21 bonus wager.
- (d) Each Three Card 21 "N" Done table shall have a drop box and a tip box attached to it on the same side of the gaming table as, but on opposite sides of, the dealer, in locations approved by the Division.
- (e) In order to collect the cards at the conclusion of a round of play and at such other times as provided in the rules of the Division, each Three Card 21 "N" Done table shall have a discard rack securely attached to the top of the dealer's side of the table. The height of each discard rack shall equal the height of the cards, stacked one on top of the other, contained in the total number of decks that are to be used in the dealing

shoe at that table; provided however, that a taller discard rack may be used if such rack has a distinct and clearly visible mark on its side to show the exact height for a stack of cards equal to the total number of cards contained in the number of decks to be used in the dealing shoe at that table.

(f) A Three Card 21 "N" Done table may have attached to it, as approved by the Division, a card reader device which permits the dealer to read his or her hole card in order to determine if the dealer has a blackjack. If a Three Card 21 "N" Done table has an approved card reader device attached to it, the floor-person assigned to the table shall inspect the card reader device at the beginning of each gaming day, to ensure that there has been no tampering with the device and that it is in proper working order.

SUBCHAPTER 2C. THREE CARD 21 "N" DONE

13:69F-2C.1 Definitions

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

"Bart Carter shuffle" means a shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into

pre-marked locations within the remaining decks contained in the dealing shoe.

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial three cards to a player or a dealer except that this shall not include an ace and a ten point value card dealt to a player who has split pairs.

"Card Reader Device" is described in Division rules and regulations.

"Dealer" shall mean the person responsible for dealing the cards at a Three Card 21 "N" Done table.

"Hole card" means the second card dealt to the hand of the dealer.

"Hard Total" means the total point count of a hand which contains no aces or which contains one or more aces that are each counted as 1 in value.

"Push" means a void wager, as defined in Division rules and regulations, which is returned to the player.

"Soft Total" means the total point count of a hand which contains an ace that is counted as 11 in value.

"Suit" means one of the four categories of cards: club, diamond, heart or spade.

"Three Card 21 bonus wager" means a mandatory wager placed at the same time and for the same amount as the Three Card 21 wager that pays according to the paytables set forth herein.

"Three Card 21 wager" means a mandatory wager placed at the same time and for the same amount as the Three Card 21 bonus wager.

13:69F-2C.2 Cards; number of decks; rank of cards

- (a) Three Card 21 "N" Done shall be played with not less than six decks nor more than eight decks of cards, with backs of the same color and design and one additional cutting card all as approved by the Division. The decks shall meet the requirements of Division rules and regulations. The cutting card shall be opaque and a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Division.
- (b) For purposes of the Three Card 21 wager, the point value of the cards shall be as follows:
 - 1. Any card from 2 to 10 shall have its face value;
 - 2. Any jack, queen or king shall have a value of 10;
 - 3. An ace shall have a value of 11, unless that value would give a player or the dealer a score in excess of 21, in which case it shall have a value of one, unless a player chooses to count it as an eleven and perform a three way split in accordance with N.J.A.C. 13:69F-2C.5

- (c) For purposes of the Three Card 21 bonus wager, the hands recognized for payout in accordance with N.J.A.C. 13:69F-2C.5, in order from highest to lowest rank, shall be:
 - "Three Card Royal flush diamonds" is a hand consisting of an ace, king and queen of diamonds;
 - 2. "Three Card Royal flush" is a hand consisting of an ace, king and queen of the same suit;
 - Straight flush" is a hand consisting of three cards of the same suit in consecutive ranking;
 - 4. "Three of a kind" is a hand consisting of three cards of the same rank;
 - 5. "Straight" is a hand consisting of three cards of any suit in consecutive ranking;
 - 6. "Flush" is a hand consisting of three cards of the same suit; and
 - 7. "Pair" is a hand consisting of two cards of the same rank.
 - 8. "21" is a hand where the total of the 3 cards equals 21, excluding the 3 Card Royal Flush and 3 Card Royal Flush Diamonds.

13:69F-2C.3 Opening of the table for gaming

After receiving the decks of cards at the table in accordance with Division rules, the dealer shall comply with the rules of the Division regarding table opening and inspection of cards as

set forth in 13:69F-2.4, including those additional regulations referenced therein.

13:69F-2C.4 Shuffle and cut of the cards

- (a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to the rules of the Division, after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack.
- (b) After the cards have been shuffled and stacked, the dealer shall:
 - 1. If the cards were shuffled using an automated card shuffling device, place the stack of cards in the dealing shoe and deal the cards in accordance with the procedures set forth in N.J.A.C. 13:69F-2C.6; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe; or

- 2. If the cards were shuffled manually or were preshuffled, cut the cards in accordance with the procedures set forth in (c) through (f) below.
- (c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, as determined in accordance with (d) or (e) below.
 - (d) The player to cut the cards shall be:
 - The first player to the table if the game is just beginning;
 - 2. The player on whose box the cutting card appeared during the last round of play;
 - 3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
 - 4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.
- (e) If the player designated in (d) above refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut or all players refuse the cut. If no player accepts the cut, the dealer shall cut the cards.

- (f) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer shall take the cutting card and all the cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by the rules of the Division. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the Bart Carter shuffle is utilized, the dealer shall not re-insert the cut card after the stack has been cut.
- (g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by (d) and (e) above.

- (h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 13:69F-2C.6, except that:
 - The casino licensee may determine after each round of play that the cards should be reshuffled;
 - When the "Bart Carter Shuffle" is utilized, a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.
- (i) If there is no gaming activity at a Three Card 21 "N" Done table that is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards the cards shall again be turned face downward on the table.
 - If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
 - 2. If an automated shuffling device is in use, the cards shall be stacked and placed into the

automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

- i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Division; and
- ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Division.
- (j) A casino licensee may submit to the Division for approval the proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

13:69F-2C.5 Wagers; payout odds

(a) Prior to the first card being dealt, each player at the game of Three Card 21 "N" Done shall make a Three Card 21 wager and a Three Card bonus wager, which shall equal or

exceed the posted minimum wager for the table. Each wager of a player shall be determined individually.

- (b) A Three Card 21 bonus wager will be the first wager resolved.
 - 1. A Three Card 21 bonus wager will win if the player's three card hand matches up to one of the cards set forth on the paytables set forth below (the "Paytable") or the alternative paytables as set forth in the Mathematical Analysis.

Three Card 21 Bonus	Payout
-	
21 Total	1 to 1
Pair	1 to 1
Flush	3 to 2
Straight	2 to 1
3 of a Kind	5 to 1
Straight Flush	15 to 1
3 Card Royal Flush	50 to 1
3 Card Diamond Royal Flush	200 to 1

- 2. All losing Three Card 21 bonus wagers will then be collected and all wining Three Card 21 Bonus wagers will be paid out in accordance with the selected Paytable which will be set forth on the layout or otherwise displayed in a manner approved by the Division.
- (c) After resolving the Three Card 21 bonus wagers, the dealer will resolve the Three Card 21 wager as follows:

- 1. If the player's three-card hand totals 21, the
 Three Card 21 wager is paid 1 to 1 before the
 dealer checks for a possible natural blackjack
 when the dealer is showing a ten, or an ace.
- 2. If the dealer has a possible natural blackjack (showing an ace), players may take insurance in accordance with N.J.A.C. 13:69F-2C.11 before any additional cards are dealt to him.
- 3. If the dealer has a blackjack, the players taking insurance are paid at odds of 2 to 1. If the dealer does not have a blackjack the insurance bet is lost.
- 4. If the dealer has blackjack, all remaining players will lose and the Three Card 21 wager will be collected.
- 5. If a dealer does not have a blackjack each player has the following options:
 - i. If the player's three card total is greater than 21, the player may surrender and lose half his Three Card 21 wager in accordance with N.J.A.C. 13:69F-2C.8.
 - ii. If the player's three card total is greater than 21, the player can instead choose to place two additional wagers and perform a

three way split such that each wager has one of the original three cards on it as set forth herein.

- iii. A player can also choose to place two additional wagers and perform a three way split with respect to the three cards hand dealt to the player as follows:
 - (aa) If the player has a hand containing an Ace that would make the three card total greater than 21 when counted as eleven.
 - (bb) If the player has a hand containing a pair, regardless of the total (that is, even if the hand is under 21).
- iv. Three way splits are performed to result in a standard blackjack hand as set forth in N.J.A.C. 13:69F-2, with the exception that any resulting hand totals of 21 are paid 1 to 1 automatically and pairs may not be resplit.
- v. If the player's hand is otherwise under 21, a player can stand or draw pursuant to the rules set forth in N.J.A.C. 13:69F-2C.11 or double down on their original Three Card 21

wager as set forth in N.J.A.C. 13:69F-2C.9 with the exception that any total of 21, even after a double down, wins 1 to 1.

- (d) After all player hands have been played, the dealer reveals the hole card and draws until achieving either a hard or soft total of 17, or a hard total of 17 and a soft total of 18, depending on the blackjack option used under N.J.A.C. 13:69F-2C.11. Winning player hands are paid 1 to 1, and losing hand wagers are collected. Except in the case of a player having a 21 as set forth above, if the point count of the player is the same as the dealer, a wager made in accordance with this section shall be a push.
- (e) All wagers at Three Card 21 "N" Done, including the Three Card 21 "N" Done bonus wager, shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash may be accepted, provided it is confirmed by the dealer and casino supervisor, and that such cash is expeditiously converted into gaming chips or plaques.
- (f) Once the first card of any round of play has been removed from the shoe by the dealer, no player shall make, alter, remove, or otherwise handle any wager that has been made until a decision has been rendered and implemented with respect to that wager, except as permitted in this subchapter.

- (g) Once an insurance wager or a wager to double down has been made by a player and confirmed by the dealer, no player shall alter, remove or otherwise handle the wager until a decision has been rendered and implemented with respect to that wager.
- (h) After each round of play is complete, the dealer shall collect all losing wagers, return any pushes, and pay off all winning wagers as set forth herein.
- (i) After the cards have been shuffled, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.
- (j) Only wagers authorized by this subchapter shall be permitted in the game of Three Card 21 "N" Done.

13:69F-2C.6 Procedure for dealing the cards

- (a) All cards used in Three Card 21 "N" Done shall be dealt from a dealing shoe specifically designed for such purpose and located on the table to the left of the dealer.
- (b) The dealer shall remove cards from the shoe with his or her left hand, turn them face upwards, excepting the "Three

- Card 21 "N" Done" cards which shall remain face-down, and then place them on the appropriate area of the layout with his or her right hand, except that the dealer has the option to deal hit cards to the first two betting spots with his or her left hand.
- (c) After each full set of cards is placed in the shoe, the dealer shall remove the first card from the shoe face downwards and place it in the discard rack, which shall be located on the table immediately to the right of the dealer. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by a player. This procedure shall not be applicable to the "Bart Carter Shuffle."
- (d) At the commencement of each round of play, the dealer shall, starting on his or her left and continuing around the table, deal the cards in the following order:
 - One card face upwards to each designated area on the layout in which a wager is contained which card shall be dealt so as to overlap the lower left-hand corner of the first card, as seen from the dealer's point of view;
 - 2. One card face upwards to the dealer;
 - A second card face upwards to each designated area in which a wager is contained, which card

shall be dealt so as to overlap the lower lefthand corner of the first card, as seen from the dealer's point of view;

- 4. One face-down card to the dealer;
- 5. A third card face upwards to each designated area in which a wager is contained, which card shall be dealt so as to overlap the lower left-hand corner of the second card, as seen from the dealer's point of view;
- (e) Immediately after cards are dealt in accordance with (d) above, to each player and the dealer, and before any card reader device is utilized and any additional cards are dealt to any player or the dealer, the dealer shall collect all losing Three Card 21 bonus wagers and pay off all winning bonus wagers in accordance with N.J.A.C. 13:69F-2C.5.
- (f) After the bonus wager is resolved, beginning with the farthest eligible player to the dealer's left and continuing in a clockwise direction, the dealer shall announce each player's card totals. If the player's three card hand equals 21, the dealer will pay off the winning Three Card 21 wager in accordance with N.J.A.C. 13:69F-2C.5.
- (g) If the player's three card hand does not total 21 and dealer has a possible natural blackjack (showing an ace), a player may make an insurance bet as set forth in set forth in

- N.J.A.C. 13:69F-2C.5 and N.J.A.C. 13:69F-2C.7 before any additional cards are dealt to him.
- (h) After all insurance bets have been made, the dealer shall, beginning from his left announce the point total of the hand of each player.
 - (i) The dealer will reveal his hole card.
- (j) Insurance bets shall then be determined in accordance with N.J.A.C. 13:69F-2C.7 and collected by the dealer immediately after the dealer's hole card is revealed and before any additional cards are dealt, and all wagers of players who did not place an insurance bet will be collected after which play shall resume in accordance with N.J.A.C. 13:69F-2C.5.
- (k) After the decisions of each player have been implemented and all additional player cards have been dealt, the dealer shall play out his hand pursuant to N.J.A.C. 13:69F-2C.11. Any additional cards authorized to be dealt to the hand of the dealer shall be dealt face upwards at this time, after which the dealer shall announce the total point count for the hand of the dealer.
- (1) Beginning with the player farthest to the dealer's right and continuing in a counter-clockwise direction, the dealer shall collect all losing bets, pay all winning bets, and "push" or return all tying bets

(m) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each hand of each player in case of a question or dispute. The dealer shall pick up the cards beginning with those of the player farthest to the dealer's right and moving counter-clockwise around the table. After all the cards of the players have been collected, the dealer shall pick up his or her cards and place them on the top of the players' cards and place all of them in the discard rack.

13:69F-2C.7 Insurance bets

- (a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet, which shall win if the hole card of the dealer is a king, queen, jack, or 10, and shall lose if the hole card of the dealer is an ace, two, three, four, five, six, seven, eight, or nine.
 - Any insurance bets shall be placed only after the first three cards are dealt to all players, before any players are offered the opportunity to switch cards pursuant to N.J.A.C. 13:69F-2C.7, and before any additional cards are dealt to any player.

- 2. If a card reader device is in use, all insurance bets shall also be placed before the dealer inserts his or her hole card into the card reader device.
- (b) An insurance bet shall be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet.
- (c) All losing insurance bets shall be collected by the dealer immediately after the dealer discloses his or her hole card and before the dealer draws any additional cards.
- (d) After all losing insurance bets are collected, all winning insurance bets shall be paid at odds of 2 to 1.

13:69F-2C.8 Surrender

(a) After the first three cards are dealt to a player and the point totals of each hand are announced, the player may elect to discontinue play on one or both hands for that round of play by surrendering one-half of the amount of the wager for the surrendered hand. All decisions to surrender shall be made prior to the player indicating whether the player wishes to

stand, draw, double down or split pairs. If a player elects to surrender a hand and:

- 1. If the first card dealt to the dealer is not an ace or a card having a point value of 10, the dealer shall immediately collect half of the wager and return the remaining half to the player; or
- 2. If the first card dealt to the dealer is an ace or a card having a point value of 10, the dealer shall place the wager on top of the player's cards. When the dealer's hole card is revealed, the hand shall be settled bу immediately collecting the entire wager if the dealer has blackjack, or by collecting half of the wager and returning the remaining half to the player if the dealer does not have blackjack.
- (b) If the player has made an insurance wager and then elects to surrender, each wager shall be settled separately and each wager shall have no bearing upon the other.
- (c) A casino licensee may, in its discretion, offer its patrons the surrender option authorized in this section. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless the casino licensee complies

with the notice requirements set forth in the rules of the Division.

13:69F-2C.9 Doubling down

- (a) Except if a player has a 21 or if the dealer has a blackjack as per N.J.A.C. 13:69F-2C.5, a player may elect to double down (make an additional wager not in excess of the amount of the original wager) prior to any additional cards being dealt to that hand.
- (b) One and only one additional card shall be dealt to each player that has elected to double down, and that additional card shall be dealt face upwards and placed sideways on the layout.
- (c) If the player obtains a total of 21 after the player doubles down, the dealer shall pay both the main and double down wager at 1:1 and collect the player's cards.
- (d) All other double down wagers that do not result in a hand total of 21 will be played and per the standard rules of blackjack.

13:69F-2C.10 Splitting pairs

(a) In accordance with N.J.A.C. 13:69F-2C.7, whenever two of the initial three cards dealt to a player are identical in value and the dealer does not have a blackjack, the player may

elect to split the pairs into two additional separate hands so that three hands are formed, provided that the player makes two additional wagers in an amount equal to the original wager.

- (b) When a player splits pairs, into three hands the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.
- (c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate a decision to stand, draw or double down with respect thereto except that:
 - 1. A player can only split pairs once; and cannot re-split any pairs formed by the deal of the second card.
 - 2. If the player obtains a 21 on any hand after a player splits pairs, the player shall be paid 1:1 automatically on the main wager and any double down wager if placed and the player's cards will be collected.
 - 3. Player hands that do not total 21 after splitting pairs will be resolved after the dealer plays their hand per the standard rules of blackjack.

- 13:69F-2C.11 Drawing of additional cards by players and dealers
- (a) Except as provided in N.J.A.C. 13:69F-2C.11, a player may elect to draw additional cards as permitted by N.J.A.C. 13:69F-2C.5, except that:
 - A player having a total of 21 may not draw additional cards; and
 - A player electing to double down shall draw one and only one additional card.
- (b) Except as provided in (c) below, a dealer shall draw additional cards to his or her hand until the dealer has: (i) a hard or soft total of 17,18,19,20,or 21: or (ii) a hard total of 17, 18, 19, 20, or 21 or a soft total of 18, 19, 20, or 21, at which point no additional cards shall be drawn.
- (c) A dealer shall not draw any additional cards to his or her hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

13:69F-2C.12 More than one player wagering on a spot

(a) A casino licensee may permit a maximum of three people to wager on any one spot of the 3 Card 21 N Done layout, provided that the first person wagering on that spot consents to additional players wagering on such spot, and provided further that the casino licensee adheres to such procedures and

limitations imposed by the Commission as dictated by the particular circumstances.

- (b) When more than one player wagers on a spot, the player seated at that spot shall have the exclusive right to call the decisions with regard to the cards dealt to such spot. In the case of no seated player, the person with the highest wager in the spot shall have such right.
- (c) The player calling the decisions with respect to any spot shall place his or her wager in those portions of the betting boxes closest to the dealer's side of the table, and all other players wagering on such spot shall place their wagers immediately behind and in a vertical line with the aforementioned wager.
- (d) When more than one player is wagering on a spot and the player calling the decisions decides to double down, the other players may also double down their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to a hand that is subject to the double down decision.
- (e) When more than one player is wagering on a spot, each player shall have the right to make an insurance bet, regardless of whether the other players on that spot make such a bet.
- (f) The Division and its agents shall have the discretion and authority to limit, control, and regulate the implementation of this section as is appropriate under the circumstances which

shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of spots at each table on which more than one person can wager, and the right to require the casino licensee to establish the ability of its dealers to implement this section.

13:69F-2C.13 Player wagering on more than one spot

A player may only wager on one spot at a Three Card 21 "N" Done table unless the casino licensee, in its discretion, permits the player to wager on additional spots.

13:69F-2A.14 Irregularities

- (a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe during the dealing of the cards, the round of play shall be void and the cards shall be reshuffled.
- (b) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.
- (c) After the initial three cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept

such card shall not have any additional cards dealt to that player during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

- (d) If the dealer has a hard total of 17 or a hard or soft 18 point total and draws an additional card for the dealer, such card shall be burned.
- (e) If the dealer misses dealing the first or second card to the dealer, the dealer shall continue dealing the first three cards to each player's betting box, and then deal the appropriate number of cards to the dealer.
- (f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack shall be shuffled and cut according to the procedures in N.J.A.C. 13:69F-2C.4, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.
- (g) If no initial cards are dealt to a player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to a player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card. If only two card are dealt to a player's hand, at the player's option, the dealer shall deal the third card to the player after all other players have received a second card.

- (h) If, after a player receives the first three cards, the dealer fails to deal an additional card or cards to a player who has requested such cards, then at the player's option, the dealer shall either deal the additional cards after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or shall call the player's hand dead and return the player's original wager.
- (i) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with the rules of the Division.
- (j) Any automated card shuffling device shall be removed from a gaming table before any other method of shuffling may be utilized at that table and prior to removal a supervisor shall inspect the device to insure there are no cards remaining within.
- (k) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack, or 10, the dealer, after notification to a casino supervisor, shall:
 - Call all hands dead, collect the cards and return the wagers of each player if the particular card reader device in use provides any player with the

- opportunity to determine the value of the hole card; or
- 2. Continue play if the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card.
- (1) If a card reader device malfunctions, the dealer may only continue dealing the game at that table by using dealing procedures applicable when a card reader device is not in use.