

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

13:69E-1.10 Blackjack table; card reader device; physical characteristics; inspections

(a) - (t) (No change.)

**(u) If a casino licensee offers the House Money wager pursuant to N.J.A.C. 13:69F-2.28, the layout otherwise required by this section shall also include, at a minimum, an additional designated betting area for the House Money wager at each of the player positions at the table. If not inscribed on the layout, a sign at the blackjack table shall set forth the hand rankings eligible for payout and corresponding payout odds for the House Money wager.**

13:69F-2.18 Multiple action blackjack rule

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the players hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 13:69F-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 13:69F-2.19, the blackjack bonus wager authorized by

N.J.A.C. 13:69F-2.20, the streak wager authorized by N.J.A.C. 13:69F-2.22, the match-the-dealer wager authorized by N.J.A.C. 13:69F-2.23, the 20 point bonus wager authorized by N.J.A.C. 13:69F-2.24, the optional bonus wager authorized by N.J.A.C. 13:69F-2.25, [or] the in-between wager authorized by 13:69F-2.26, **or the House Money wager authorized by N.J.A.C. 13:69F-2.28.**

(b) - (i) (No change.)

13:69F-2.20 Blackjack bonus wager

(a) - (k) (No change.)

(1) The blackjack bonus wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, [or] the in-between wager authorized by N.J.A.C. 13:69F-2.26, **or the House Money wager authorized by N.J.A.C. 13:69F-2.28.**

13:69F-2.22 Streak wager

(a) - (k) (No change.)

(1) The streak wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to

N.J.A.C. 13:69F-2.20, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, [or] the in-between wager authorized by N.J.A.C. 13:69F-2.26, **or the House Money wager authorized by N.J.A.C. 13:69F-2.28.**

13: 69F-2.24 20 point bonus wager

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

(i) The 20 point bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69E-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, [or] the in-between wager authorized by N.J.A.C. 13:69F-2.26, **or the House Money wager authorized by N.J.A.C 13:69F-2.28.**

13:69F-2.25 Optional bonus wager

(a) - (g) (No change.)

(h) The optional bonus wager authorized by this section may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a match-the-dealer wager

pursuant to N.J.A.C. 13:69F-2.23, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, [or] the in-between wager authorized by N.J.A.C. 13:69F-2.26, **or the House Money wager authorized by N.J.A.C. 13:69F-2.28.**

13:69F-2.26 In-between wager

(a) - (g) (No change.)

(h) The in-between wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a match-the-dealer wager pursuant to N.J.A.C. 13:69F-2.23, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, [or] the in-between wager authorized by N.J.A.C. 13:69F-2.26, **or the House Money wager authorized by N.J.A.C. 13:69F-2.28.**

13:69F-2.28 House Money wager

(a) A casino licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that player's initial two cards form a two-card poker hand recognized for payout in (f) below.

(b) For purposes of the House Money wager the rank of cards in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or

"straight" formed with a 2. The two-card hands recognized for payout in accordance with (f) below, in order from highest to lowest rank, shall be:

i. Ace-king suited is a hand consisting of an ace and a king of the same suit;

ii. Straight flush is a hand consisting of two cards of the same suit in consecutive ranking;

iii. Pair is a hand consisting of two cards of the same rank; and

iv. Straight is a hand consisting of two cards of any suit in consecutive ranking.

(c) A House Money wager shall have no bearing on any other wager made by a player at the game of blackjack, except as otherwise provided in (g) below.

(d) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 13:69F-2.3(a) may make a House Money wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques. The minimum and maximum House Money wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 13:69F-8.3.

(e) The dealer shall then announce "No more bets" and deal the initial two cards to all players and the dealer in accordance with N.J.A.C 13:69F-2.6(e), (j) or (k). Prior to any additional cards being dealt to any player at the table and before any card reader device is utilized, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession all House Money wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(f) All winning House Money wagers shall be paid at no less than the odds for the player's highest ranking hand as follows:

Hand	Payout Odds
Suited Ace-King	9 to 1
2 Card Straight Flush	4 to 1
Pair	3 to 1
2 Card Straight	1 to 1

(g) Upon paying a winning House Money wager and except in instances when the dealer has a blackjack, the dealer shall ask the player if the player elects the proceeds of the winning House Money wager (the original House Money wager plus the winning amount paid out pursuant to (f) above) to be returned to the player or added to the player's blackjack wager. A player who elects to add the proceeds of the winning House Money wager to his or her regular blackjack wager may add any portion or the entire amount of the House Money proceeds for any hand including a player's blackjack. Upon such an election, the player's

regular blackjack wager shall then be comprised of the player's original blackjack wager and that portion of the proceeds of the winning House Money wager the player has elected to add to the original blackjack wager. The dealer shall place the added amount of winning House Money proceeds on the layout in a way to visually distinguish it from the player's original blackjack wager. Once the House Money wager is settled and, if elected, added to the player's original blackjack wager, play shall proceed in accordance with the rules of this subchapter.

(h) The House Money wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 13:69F-2.18, a progressive blackjack wager pursuant to N.J.A.C. 13:69F-2.19, a blackjack bonus wager pursuant to N.J.A.C. 13:69F-2.20, a streak wager pursuant to N.J.A.C. 13:69F-2.22, a match-the-dealer wager pursuant to N.J.A.C. 13:69F-2.23, a 20 point bonus wager pursuant to N.J.A.C. 13:69F-2.24, an optional bonus wager pursuant to N.J.A.C. 13:69F-2.25, or an in-between wager pursuant to N.J.A.C. 13:69F-2.26.