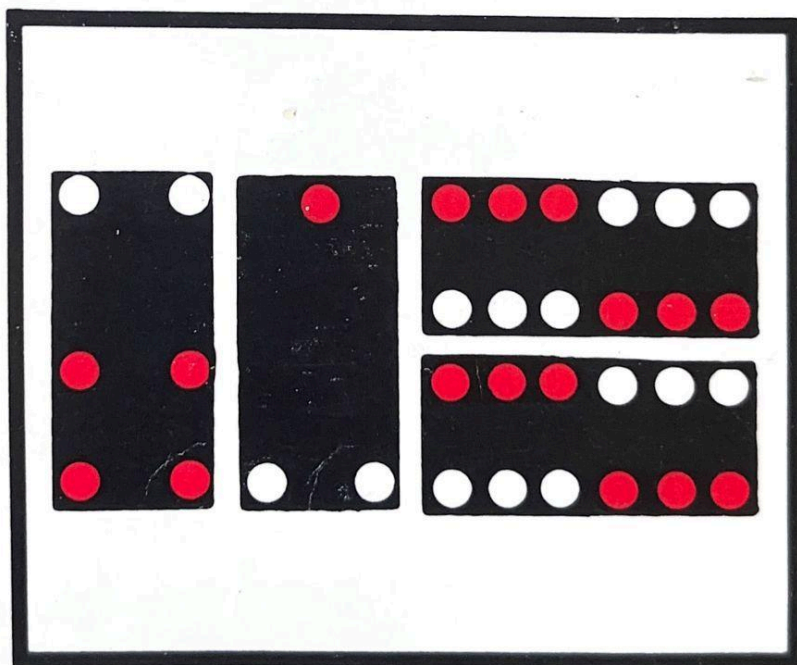


PAI GOŴ

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BY

PAI GOW

By

Photographs

By

Illustrations

By

PAI GOV

CHINESE DOMINION

[REDACTED]

[REDACTED]

ACKNOWLEDGEMENTS

I can only express my sincere gratitude to all of the Pai Gow Dealers at the [REDACTED] and the [REDACTED] for their assistance in preparing me for writing this book. In particular, I wish to thank [REDACTED], [REDACTED], and [REDACTED] for teaching me the game of Pai Gow.

Then also, there was [REDACTED] who taught me much about the game and, in addition, the symbolism of the dominoes. He has also promised to teach me how to tell fortunes with Chinese dominoes.

[REDACTED], Vice President of Operations at the [REDACTED], has so willingly given his expert assistance to me and has been a tremendous source of information, contributing much of his knowledge of Pai Gow for this book, thank you, [REDACTED].

The quality of this book has been greatly enhanced by [REDACTED] talent and expertise in the field of photography, which is deeply appreciated.

[REDACTED]

RECOMMENDATIONS

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GUAN YUM, GODDESS OF MERCY (FERTILITY)

PREFACE

Stewart Culin was the foremost authority on Oriental gambling. His writings (around the turn of the century) were, and still are, the definitive study of Chinese gaming. Any contemporary author attempting a study of Oriental games starts with Stewart Culin (I have made several references to Culin's works in this book). Culin's writings encompass a broad spectrum of Oriental games. His Chinese Games with Dice and Dominoes (Philadelphia, 1889), describes a number of domino games that are still popular in China, today. Stewart Culin does not mention Pai Gow, however.

Information about the game of Pai Gow has been difficult to obtain. There is very little written in the English language about the game. The brochures distributed by the casinos are totally inadequate. Two other references do exist: one, a book about gambling in [REDACTED], gives about as much information as the casino brochures; the other reference was a report by the U.S. Treasury Department about gambling in [REDACTED]. This report's description of Pai Gow was totally erroneous. My research on Pai Gow has been primarily obtained through personal observations, and interviews with prominent Chinese authorities.

Mandarin is the official language of China,

Cantonese is the language spoken in Southern China. Most of the Chinese in the United States speak Cantonese. The Chinese words used in this book are Cantonese. The spelling of the Cantonese words do not follow any standardized form. They are spelled phonetically.



CHAPTER ONE: HISTORY AND SYMBOLISM

HISTORY

Most experts agree that dominoes originated in China. The exact date of their invention is unknown. The Chinese have many legends that attribute the origin of "stone tablets" to various folk heroes. These legends place the date of their invention at anywhere between the fourth century B.C., and the twelfth century A.D. It is generally believed that dominoes were first introduced in the twelfth century. Dominoes first appeared in Europe, through Italy, in the eighteenth century. The blank tiles were added, and the colored spots were removed as the dominoes traveled through Europe.

Upon observing a set of dominoes, it is obvious that they represent the various combinations produced by a pair of dice. Stewart Culin suggests that: "Dominoes may have been first used as counters or tallies in a dice game, or in a method of fortunetelling with dice."¹

Chinese dominoes correspond to the twenty-one possible combinations produced by the throws of two dice. Eleven of these combinations are duplicated,

¹Stewart Culin, Chinese Games with Dice and Dominoes, Philadelphia, 1889, p. 537.

producing a total of thirty-two dominoes. The reason for the duplication is unknown. Culin suggests that Eleven dominoes were duplicated: "in order that the dice throws might accord with the thirty-two points that represent the Four Quarters and the intermediary divisions of the world."²

Chinese dice are similar to modern dice, the only differences being that the "Ones" are larger, and the Ones and "Four" are painted red on the Chinese dice. Culin suggests that the colored spots came with the dice from India, but there were many legends associated with the origin of the red spots. Some of these stories are rather fanciful. Culin relates a story taken from the "Wa Kan San Sai Dzue":

An emperor of the Ming dynasty (A.D. 1368-1643) played at sugoroku with his queen. He was almost defeated by her, but had one way of winning through the dice turning "fours." He cried and threw the dice, and they came as he desired, whereupon he was exceedingly glad, and ordered that the "fours" thereafter be painted red, in remembrance of his winning.³

The Ones and Fours are painted red on Chinese dominoes also, which suggests their relationship to dice. Some experts insist that the red spots have no significance, and were designed simply to help

²Stewart Culin, Chess and Playing Cards, Washington, 1898, p. 836.

³Stewart Culin, Chinese Games with Dice and Dominoes, Philadelphia, 1889, p. 492.

distinguish one domino from another.

SYMBOLISM

There are many different games played with Chinese dominoes. Stewart Culin describes several in one of his books, "Nau T'in Kau," "Ta T'in Kau," "Tiu U," "Tsung Shap," "K'ap T'ai Shap," and "K'ap Shap."⁴ The Chinese have also used dominoes for fortunetelling. The symbolism as well as the rankings are derived from the "philosophic-astronomic"⁵ aspects of the dominoes as used in fortunetelling.

Chinese dominoes symbolizes various elements of man's existence. The ranking of each domino is related to the symbolism. The following is a brief description of each domino (card).



Heaven (Teen): The "Twelve" represents the twelve divisions of the day, the Terrestrial Branches. The Chinese clock has twelve divisions instead of twenty-four. Starting at daybreak, the clock progresses in two-hour intervals. Following the spots on the card (day-white; night-red) produces a figure eight (8), which is the universal symbol for infinity. Each of the Terrestrial Branches is represented by an

⁴Stewart Culin, Games of the Orient, Tokyo, 1895, p. 116.

⁵Dominic C. Armanino, Dominoes, New York, 1959, p. 4.

animal, which corresponds to the twelve symbols used by the Chinese to designate the years. Chinese legend states that Buddha, upon his deathbed, was visited by twelve animals: rat, ox, tiger, hare, dragon, snake, horse, lamb, monkey, rooster, dog, and pig. To show his appreciation, Buddha named a year for each of them.

 Earth (Day): The "Two" represents the two separate elements of earth: land and water. Each domino that has a "One" (with the exception of the 1-4) is symbolizing elements from either the land or the sea. The Chinese have a great reverence for the earth.

 Man (Yun): The "Eight" (also called the red eight, or the big eight) represents the eight moralities and conducts of man: royalty, devotion to parents, grace, love, courtesy, sincerity, honesty, and shame. The Chinese believe that if one or more of these qualities are absent, a man is considered less than a man, and not worthy of respect. It has also been said that the eight spots (two fours) represent the four major races of man (white, red, yellow, and black), and the four vocations of man (artist, farmer, scholar, and merchant).

 Plant/Harmony (Gor): The Cantonese call this card "Goose." The Mandarin word for "plant" sounds like the Cantonese word for goose, hence, the discrepancy. This card represents

a plant; a grain. The one red spot means "from the earth," and the three rising spots refer to grains on a stalk. Harmony is symbolized because of the flowing motion produced by the wind on a field of grain. The stalks of grain waving in the wind is said to be harmonious. Artistically, a three-to-one ratio represents perfect harmony. The 1-3 card also symbolizes the harmony that exists between man, the plants, and animals (the three white spots), and the earth (the one red spot).

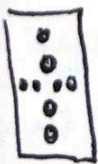
The four preceding dominoes (cards) are the highest ranking cards. Heaven, Earth, Man, and the Harmony that exists between them.



Plum Flower (Mooy): The Double Five represents the plum flower (blossom), which symbolizes health. The plum flower has been known to bloom in the snow, and is a strong, hearty plant. The spots represent the ten parts of the body that are essential to strength and health: the two arms, two legs, and head (on the outside of the body), and the heart, liver, stomach, lungs, and kidneys (on the inside of the body).



Mountain/Long Six (Chong): This Six represents a mountain. The arrangement of the spots resembles a mountain range. The mountain symbolizes energy. Man obtains "fuel" in the form of wood to build his houses, and



*Cantonese -
Rides so man
can cloth himself*

keep him warm. Man also gets food from the mountain in the form of fruits, nuts and game (fuel for the body). Volcanic activity could have also contributed to the mountain-energy symbolism.

Bench/House (Bon): This card represents a bench. The four legs of the bench symbolize the four foundation points of a house. It has also been stated that the four spots represent four fence posts that surround the compound of the four walls of a house.

The three preceding cards are called "long" (long ten, long six, and long four). Long, in Chinese, means the same thing as "always." Man always needs these three things to survive.

The next four cards represent the things man has at his disposal to make life easier.

Ox Head (Foo): This card represents the six domestic animals of man: cow, horse, dog, chicken, pig, and sheep. The cow is the most important because it provides more for man.

The cow works in the field, produces milk, and provides beef. Therefore, the head of the cow is represented by the five remaining spots. The Cantonese call this card the "Axe," because of its resemblance to an axe blade with a handle.

Red Head Ten (Ping): This card represents the four seasons (summer, fall, winter, spring), and the six fruits indigenous to China. The Four has also been said to
6 Cantonese - Partition - As the man's family grew, he made partitions to separate the rooms in the man's house.

represent the four basic grains.



Long Leg Seven (Tit): The one spot means "from the sea," and the six remaining spots represent the six foods from the sea: carp, shrimp, squid, fowl, shellfish, and plants.

*Cantonese -
man's 7th
child had
long legs
(and
sits)*

↑
*my
dad
joke*



Red Mallet/Big Head Six (Look): The one spot means "from the land," and the five remaining spots represent the five basic metals: gold, silver, tin, copper, and iron.

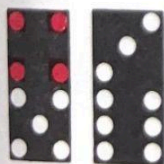
Cantonese

*man's 6th
child*

*had
a
big
head*

The five spots are also said to represent the five basic elements: metal, wood, earth, water, and fire.

Chinese dominoes can be broken down to two suits. The eleven preceding cards are male, or civilian cards. They represent the visible elements of man and his environment. The remaining cards form the female (woman), or military suit. This suit represents the invisible or unseen aspects of man.

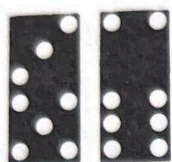


Mixed Nines (Chop Gow): The Nines represent power or authority. Literally, the military—nine plus nine equals eighteen and symbolizes the eighteen weapons devised by Sun Pin and Wu Chi.⁶ The Nines are the highest ranking cards in the female, or

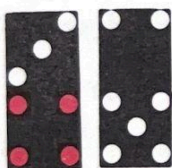
⁶A New Practical Chinese-English Dictionary, Taiwan, p. 116.

military suit (the distinction between male and female suits is not important in the game of Pai Gow).

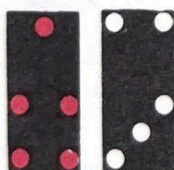
Mixed Eights (Chop Bot): The Eights represent wisdom or knowledge. Literally, eight times eight equals sixty-four; the sixty-four combinations of the elements: Bot Kua. Anyone who possesses the knowledge of Bot Kua (the Eight Diagrams of the Book of Chinese) is said to be very wise. Chu Keh Kung Ming, a famous ancient Chinese leader, possessed the knowledge of Bot Kua.



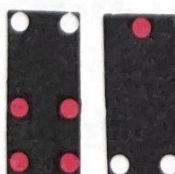
Mixed Sevens (Chop Chit): The Sevens represent the seven emotions of man: happiness, anger, sorrow, joy, hate, desire, and pleasure.



Mixed Fives (Chop Ng): The Fives represent the five desires of man: pride, appetite, envy, lust, and greed.



Gee Joon (Supreme): These two cards, when combined, make the strongest pair. These cards have been referred to as "White Medicine," or "Chinese Medicine."



Together, they cause a chemical reaction that makes the combination powerful. Separately, the chemicals are dormant and, therefore, each is

very weak. On the first card (1-2), the one red spot means "from the earth," and the remaining spots represent plants or herbs. The second card represents the two harvests in a year, and the four seasons. This second card (2-4) is also said to represent two different herbs, and the four steps taken by a Chinese doctor to diagnose an illness: look, listen, ask, and take the pulse.⁷

There are so many stories and legends associated with Chinese dominoes that it is difficult to distinguish fact from fiction. The Cantonese versions are usually more fanciful than the Mandarins'. One scholarly Chinese gentleman told me that, "If a story sounds reasonable, believe it."

⁷ibid., p. 82.

CHAPTER TWO: THE GAME OF PAI GOW

The first time I saw Pai Gow being played was in [REDACTED], at the [REDACTED], about six years ago. The table was surrounded by Chinese people who were deeply engrossed in the game. I stood and watched them play for two hours. Finally, I turned and walked away, shaking my head. After watching the game for two hours, I still didn't have the slightest idea about what was happening. The only things I knew for sure were that: 1) they played with dominoes; 2) they used dice; 3) it was definitely inscrutable. Pai Gow is not an easy game to learn, but the hardest thing about learning the game is finding someone that can explain it to you.

Pai Gow, literally translated, means "To Make Nine." Baccarat and Chemin de fer are said to have originated from Pai Gow. Although there are many similarities between them, historical evidence has yet to be discovered to establish a link between them.

Pai Gow is played with up to seven players, plus the dealer. The table used is the same shape as a Blackjack table, only slightly larger. The layout also resembles a Blackjack table, with seven positions (circles or squares), one for each player. Pai Gow is played with thirty-two dominoes. The dominoes, or tiles, will be referred to as Cards



SOU, GOD OF LONGEVITY

throughout the remainder of this book.

The dealer shuffles, or mixes, the cards (the actual method of "shuffling" the cards is similar to the way a dealer "washes" the cards in the game of Baccarat). The dealer then stacks the cards into eight groups of four (the "Stack" or "Woodpile"). The players then place their bets in the spots provided for this purpose. The House has the right to establish the minimum and maximum amounts a player may wager. After all the bets have been placed, the game begins.

The dealer will always BANK the first hand. After the first hand, the dealer will pass a marker (Chung) from player to player, counterclockwise, offering each the BANK. The player has the option of either accepting the BANK or passing it on to the next player. Banking will be discussed in greater detail in Chapter Six.

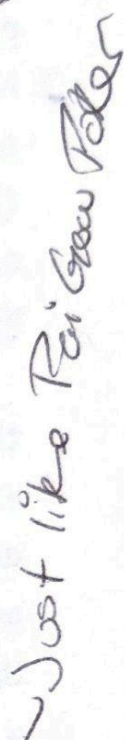
The dealer starts the game by rolling three dice (one casino uses a dice cup for the same purpose). The total of the dice determines which player receives the first set of cards. Starting from the BANK, the dealer counts counterclockwise.

Rolling dice
Banking

first

✓ Just like Poi' Grew Folks





Just like Rai Grew Paper

Just like Rai Grew Paper

Just like Rai Grew Paper

placed in FRONT of the wager. Misplacement of the hands results in an automatic loss. Throughout the remainder of this book, any references made to the "FRONT," or "FRONT HAND" will refer to the LOW hand and any references made to the "BACK," or "BACK HAND" will refer to the HIGH hand).

After all the players have set their hands, the banker will expose (open) his cards, and arrange them into a high hand or a low hand. The dealer will then open each player's hand, in turn, and compare each hand against the BANK'S hand. Upon opening and comparing each hand, the dealer will declare whether the player won (JUNG), lost (CHE), or tied (JOWL). To win, the player's high hand must be higher than the BANK'S high hand, and the player's low hand must be higher than the BANK'S low hand. If both of the player's hands are lower than the BANK'S hands, the player loses. If the player's high hand is higher than the BANK'S high hand, but his low hand is lower than the BANK'S low hand, or vice versa, it is a tie (PUSH), and no money is lost or gained. If both the player and the BANK have the EXACT same hand (COP WON), the BANK wins.

All losing bets are picked up immediately, and placed in the center of the table. The losing hands are picked up at the same time and placed to the right of the dealer. All the hands that tied are also picked up and placed to the right of the

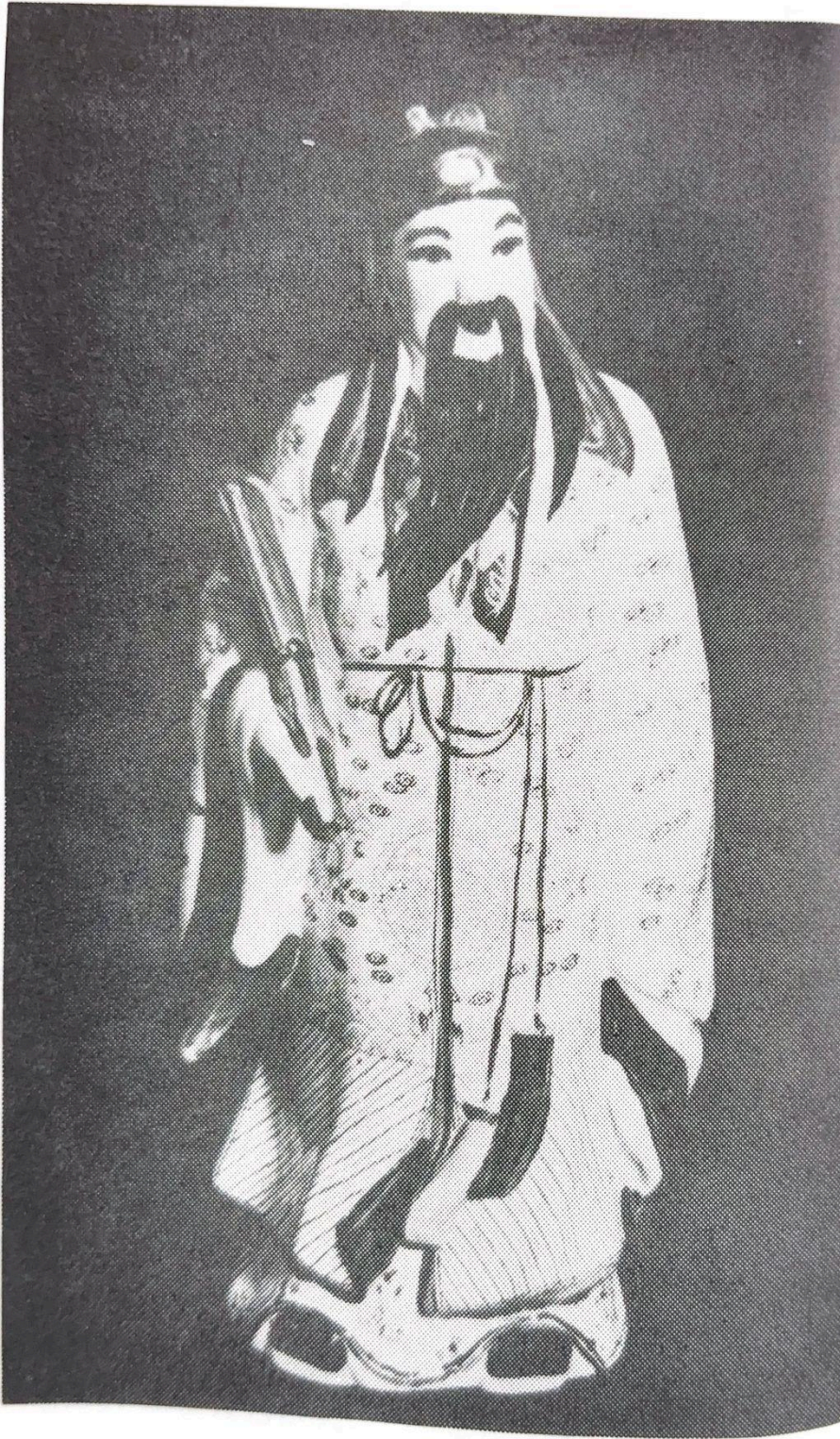
dealer. The winning hands are left in their respective positions until all the other hands have been opened. The dealer then goes back and pays all the winning bets, picking up the cards as he pays. The House collects a 5% commission on all winning bets. The commission is taken from the payoff. The cards are then reshuffled, and the next hand begins.

The preceding is an oversimplification of the game of Pai Gow, but it will give you an idea of what is actually taking place during the game. The remaining chapters of this book will explain, in detail, the different aspects of the game.

NOTE: Pai Gow is played throughout China and Asia, and each province has its own variations. The game of Pai Gow (as described in this book) is the Cantonese version of the game, and is the style of Pai Gow played in the casinos of [REDACTED]. There are a number of casinos in [REDACTED] that offer Pai Gow:

[REDACTED], the [REDACTED], and the [REDACTED] in [REDACTED]; [REDACTED] and the [REDACTED] [REDACTED], and the [REDACTED] in [REDACTED].

A number of other casinos are currently studying the possibility of initiating the game because of its growing popularity, and to develop the growing Oriental market. The Orientals are avid gamblers, and represent a sizeable amount of revenue for the casinos.

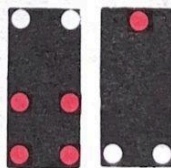


FOK, GOD OF HAPPINESS

CHAPTER THREE: RANKINGS

PAIRS, WONG AND GONG

Pai Gow is similar to playing two separate hands of Baccarat at the same time with Nine being the highest point. As in Baccarat, Ten or Twenty count as Zero. There are twenty combinations of cards that are HIGHER than Nine. These combinations are ranked highest to lowest, One to Twenty. The first sixteen combinations are Pairs (Chinese: BO). The Pair rankings do not follow any numerical pattern, and seem random. The symbolism of the cards determines their rankings. It is imperative that a player KNOWS these rankings before he can adequately play the game (see Pair Rankings Chart). The highest ranking Pair is an unmatched Pair called GEE JOON (Supreme, the King Pair):

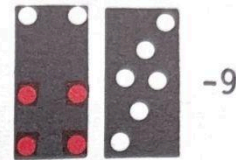
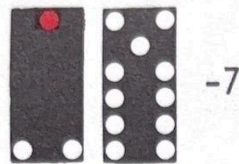


GEE JOON

Together, these two cards are the highest ranking Pair, but separately, each card ranks very low. These two cards possess a unique feature. They are "Wild Cards" (interchangeable). When used separately, the Six (2-4) can be used as Three, and the Three (1-2) can be used as a Six;

whichever enhances the hand.

EXAMPLE:

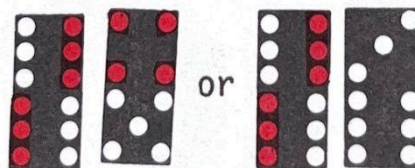


The next eleven Pairs (2-12) are matched Pairs. The remaining four Pairs (13-16) are unmatched, or mixed (Chop) Pairs. These unmatched Pairs are easily overlooked, so a player should carefully check his cards.

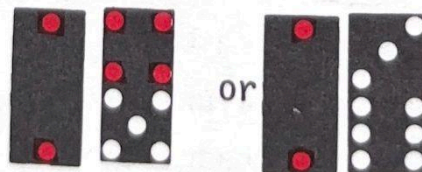
The next two (17-18) combinations that are higher than Nine are called WONG. A Twelve (TEEN) and any Nine comprise the highest WONG (17). A Two (DAY) and any Nine make the second WONG (18).

WONGS:

17.

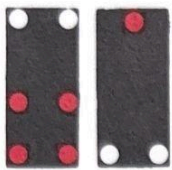


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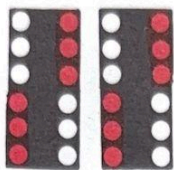


The remaining two combinations that are

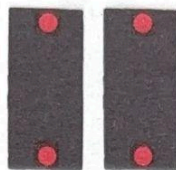
PAIR RANKINGS CHART



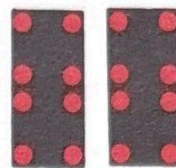
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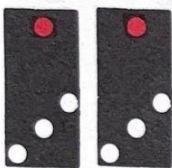
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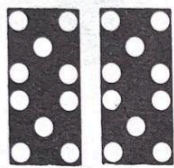
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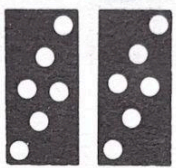
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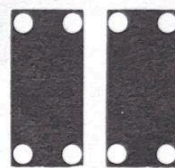
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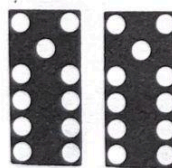
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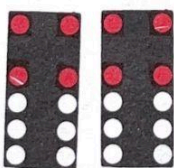
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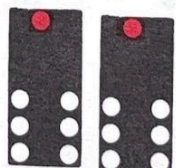
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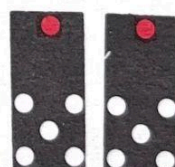
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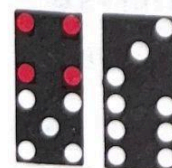
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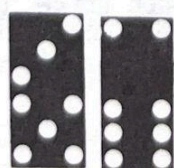
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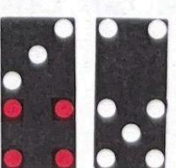
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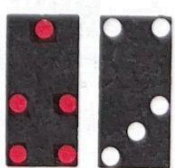
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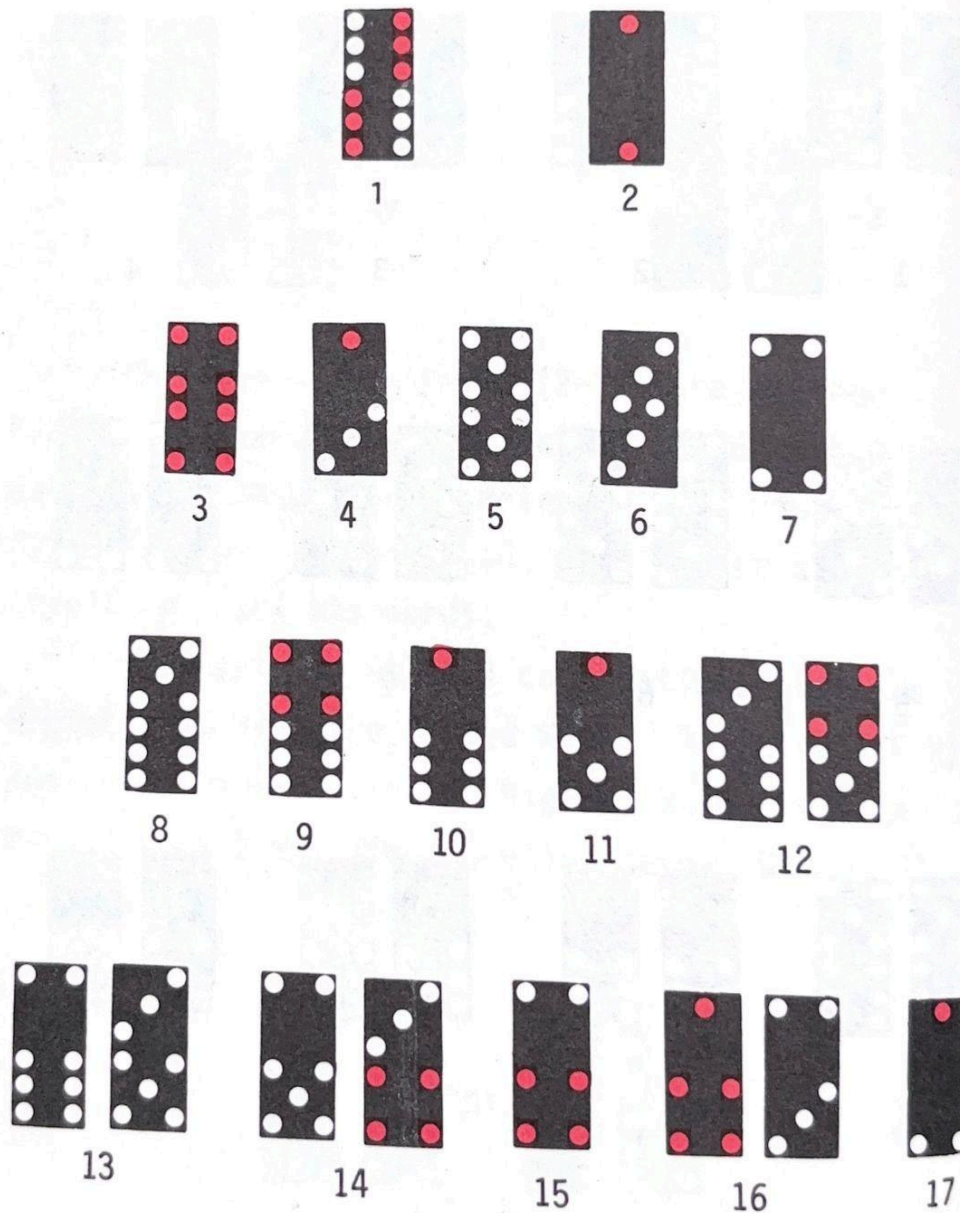


15



16

INDIVIDUAL RANKINGS CHART



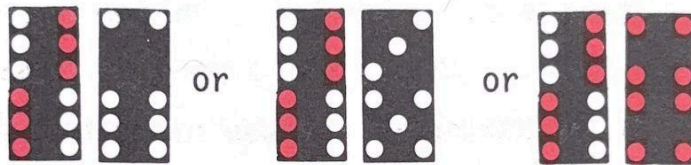
NOTE: The two cards that make the highest Pair (GEE JOON) are the lowest when played separately.

NOTE: The individual cards that make the mixed pairs are ranked the same.

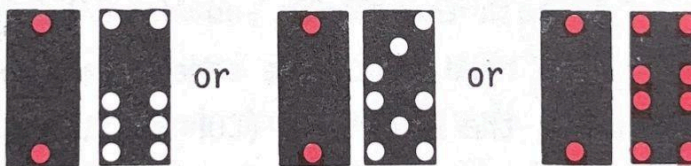
higher than Nine (19- & 20) are called GONG. A Twelve (TEEN) and any Eight make the highest GONG (19). A Two (DAY) and any Eight make the second GONG (20).

GONGS:

19.



20.

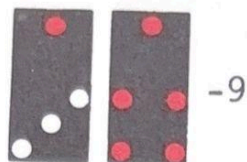


INDIVIDUAL RANKINGS

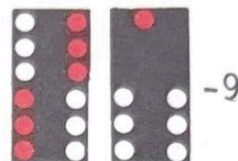
When observing a Pai Gow game, it would be an easy task to determine the winning hands if all the players had pairs. The determination of the winning hand will often depend on the ranking of an individual card. Each card has a ranking (see Individual Rankings Chart). If both the player and BANK have cards with the same numerical total, the hand with the highest ranking card wins. (See example on following page)

EXAMPLE:

PLAYER



BANK

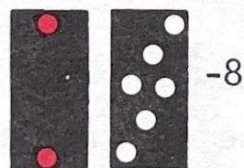


The BANK wins because his Nine is made with a TEEN (12), which is higher than the player's highest ranking card, the Four.

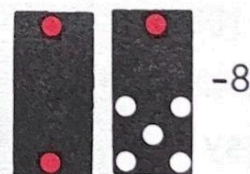
If both the player and the BANK have the exact same hand, with the same total and the same high card, the BANK wins (COP WON).

EXAMPLE:

PLAYER



BANK



COP WON

Note: Only the highest ranking card is considered. The fact that the player's second highest card (3-3) is higher than the BANK'S second card (1-5) does not matter. The highest ranking card determines the winning hand.

The TEEN (twelve) and the DAY (two) are very powerful cards. Besides being the highest ranking cards, they help make the WONG and the GONG. Any hand with a TEEN is higher than any other hand totaling the same number.

Many novices try to associate the color of the cards with ranking. The red spots are not relevant to the ranking of the cards. The red Eight (4-4) is higher than the white Eights (3-5, 2-6), but the Red Ten (4-6) is lower than the White Ten (5-5). The primary function of the red spots in the game of Pai Gow is to help distinguish one card from the other. The Ones and Fours are painted red on Chinese dominoes as well as Chinese dice. Alternating sections of the "Twelve" domino are also painted red.

NOTE: When looking at a Pai Gow domino, read the whole tile. European dominoes are read in sections. Pai Gow dominoes are read as a whole. A Ten is either a White Ten or a Red Ten; a high Ten or a low Ten. These designations tell the player exactly which card is being discussed.

Again, it should be stressed that these ranking combinations are extremely important, and should be memorized before starting to play.

RANKINGS:	GEE JOON (1)	PAIRS (2-16)
	WONG (17-18)	GONG (19-20)



LOK, GOD OF WEALTH

CHAPTER FOUR: THEORY - RULES OF PLAY

The combination of the two highest Pairs (GEE Joon and double HEAVEN) is the best possible hand in the game of Pai Gow (Some superstitious Chinese, upon receiving the two highest Pairs, will split them. They believe that it would be "unlucky" to play the Pairs). It is a very rare occurrence that a player is dealt two Pairs, let alone the two highest ranking Pairs. The Theory of Pai Gow can be broken down into three components:

- 1) Make two strong (high) hands: Pairs, WONGS, GONGS, and high Nines
- 2) If two strong hands cannot be made, make one strong hand
- 3) If you cannot make one or two strong hands, make the low hand as high as possible

There are four basic rules of play that will determine the way you should arrange your cards. These four rules will govern most of the hands you will receive. The following rules encompass the Theory of Pai Gow.

RULE #1: PAIRS

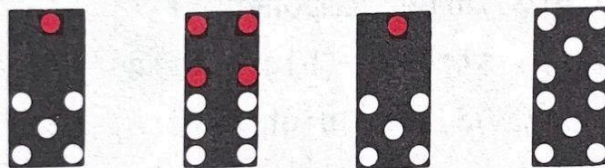
Upon receiving your cards, the first thing you should look for are Pairs (see illustration of Pairs in Pair Rankins Chart, following). The matched Pairs are easy to recognize, but the

unmatched or mixed Pairs are often overlooked. Therefore, the player is advised to carefully scrutinize his cards.

Pairs, even the lowest ranking, are considered very powerful, and generally speaking, should always be played, even at the expense of your low (FRONT) hand.

EXAMPLE:

CARDS DEALT



PLAY



PAIR BO

ZERO (MUT)

Play the Pair even though your low hand equals Zero. You cannot win; in effect, you are playing for a tie. Your low hand automatically loses because if both the player and the BANK have Zero, the BANK wins, regardless of ranking card. Your low hand loses, but your high hand, the Pair, should win (unless, of course, the BANK has a higher Pair). There will be occasions when it will

be to your advantage to split pairs. These exceptions will be discussed in the next Chapter.

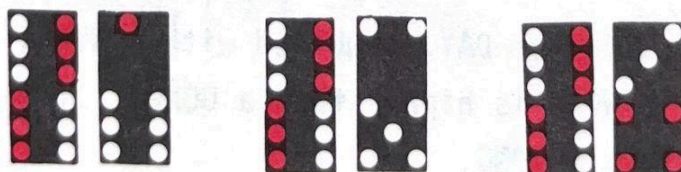
RULE #2: TEEN AND DAY

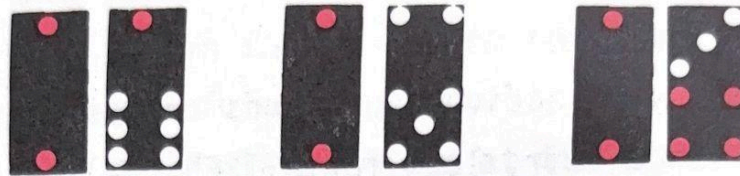
When you receive your cards and see that you do not have a Pair, look for a TEEN (12) or a DAY (2).



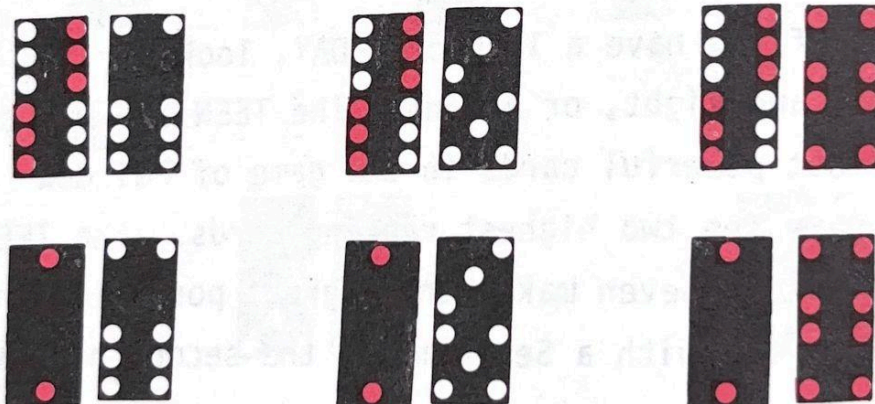
If you have a TEEN or a DAY, look for a Seven, and Eight, or a Nine. The TEEN and DAY are the most powerful cards in the game of Pai Gow. They are the two highest ranking cards. The TEEN (12) with a Seven makes the highest possible Nine. The DAY (2) with a Seven makes the second highest Nine.

HIGH NINES:



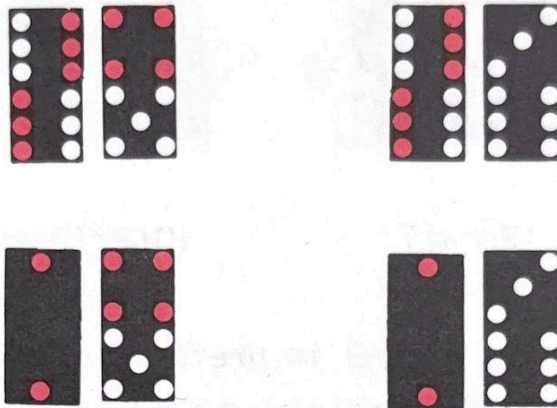


The TEEN or DAY, combined with any Eight, makes a GONG. The TEEN GONG is higher than the DAY GONG, and either GONG is higher than any Nine. GONGS:



The TEEN or DAY, combined with a Nine, makes a WONG. A WONG is higher than a GONG. It takes a pair to beat a WONG.

WONGS:



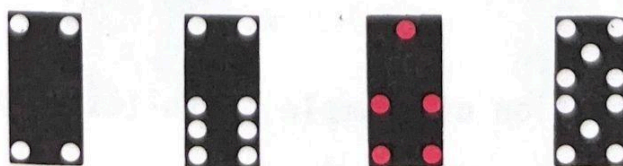
The TEEN or DAY with a Seven, an Eight, or a Nine, produces either a High Nine, a GONG, or a WONG, all of which are very desirable hands. Always play the High Nine, GONG, or WONG, even at the expense of your low hand.

RULE #3: SMALL CARDS

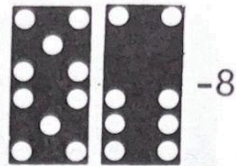
When you receive your cards, and you see that you have neither a Pair nor a TEEN or DAY with a Seven, Eight, or Nine, look for two small cards that equal Seven, Eight, or Nine.

EXAMPLE:

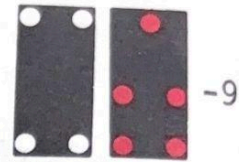
CARDS DEALT:



PLAY:



LOW (Front)



HIGH (Back)

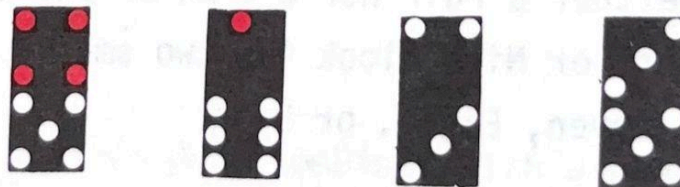
Obviously, an 8-9 is preferable to any other possible combination of these cards (3-4 or 2-5).

RULE #4: LARGE WITH SMALL

When you receive your cards, and notice that you do not have a Pair, or a TEEN or DAY with a Seven, Eight, or Nine, or two small cards that equal Seven, Eight, or Nine, take the largest card and place it with the smallest card.

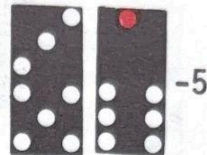
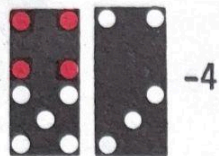
EXAMPLE:

CARDS DEALT:



(see continuation of example on following page)

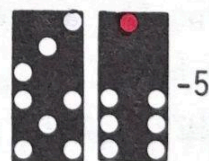
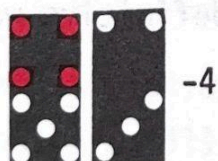
PLAY:



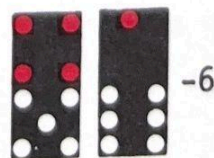
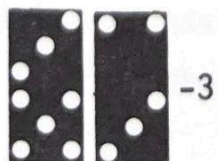
LOW HAND
(Front)

HIGH HAND
(Back)

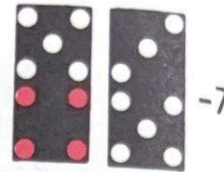
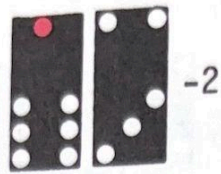
This last rule stresses the importance of the low hand. As a general rule, the low hand should be made as strong as possible. Using the cards dealt in the previous example, several hands can be made:



4 - 5



3 - 6



2 - 7

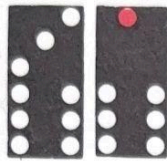
The highest hand made by these combinations is not a strong hand. Any Pair, WONG, GONG, Nine or Eight can beat that Seven. There are no less than twenty other Sevens that are higher than the Seven shown. The 4-5 is the best hand to play with these cards. Granted, the Seven is higher than the Five, but the Four is much stronger than the Two, bringing both hands as close together as possible, taking the average, is the definitive way to play this hand.

ANOTHER EXAMPLE:

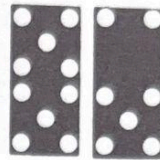
CARDS DEALT:



PLAY



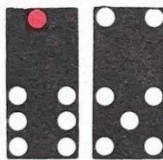
-6



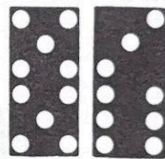
-7

6 - 7

DO NOT PLAY:



-4



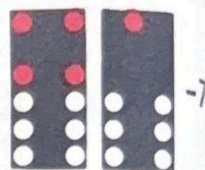
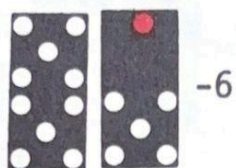
-9

4 - 9

The 6-7 is a stronger hand than the 4-9. Over a period of a million hands of Pai Gow, the 6-7 will win more or lose less than the 4-9. "Pump Up the Front." Make the low hand as strong as possible, even at the expense of the high hand.

An important aspect of strengthening the low hand has to deal with the individual cards and their rankings. If given a choice, place the highest ranking card on the low hand.

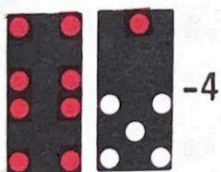
EXAMPLE:



6 - 7

The White Ten (5/5) is the highest ranking card in this hand.

EXAMPLE:



4 - 7

Place the Big Six (3/3) with the high hand because the Red Eight (4/4) is the highest ranking card in this hand, and it is being played on the low hand. Playing the Big Six (3/3) on the high hand makes the hand stronger than it would be if you played the Small Six (1/5).

It is important to remember that these four basic rules should be played in succession. The first thing you should look for is a Pair. If you do not have a Pair, look for a TEEN or a DAY with

a Seven, Eight, or Nine. If you do not have a TEEN or DAY with a Seven, Eight, or Nine, look for two small cards that equal Seven, Eight, or Nine. If you do not have two small cards that equal Seven, Eight, or Nine, take the biggest card and put it with the smallest card. Many beginners stare at their cards, trying to make a better hand than they actually have. FOLLOW THE RULES! These rules will govern most of the hands you will receive. The "Exceptions" will be covered in the next Chapter.



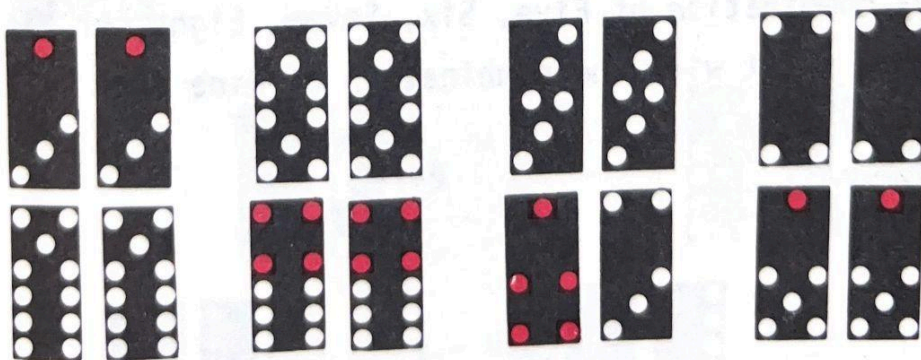
LANDSCAPE

CHAPTER FIVE: EXCEPTIONS

The four basic rules discussed in the previous chapter will govern the play for most of the hands you will receive, but there are exceptions. There will be times when you should ignore these rules and play differently. These exceptions are generally accepted as correct, but there are some plays that have been heatedly debated throughout the centuries.

PAIRS SPLITTING

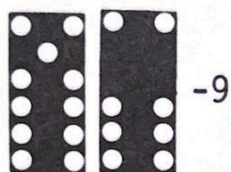
The cards are dealt and you find yourself with a Pair. Your first impulse will be to play the Pair (as per the first rule of play). But, there will be times when it will be to your advantage to split Pairs. When considering whether or not to split a Pair, remember, NEVER split the following Pairs:



Never split Fours, Fives, Sixes, Tens, or Elevens

NOTE: Some experts will disagree about not splitting the Elevens. They will recommend splitting the Elevens when the other two cards are a White Eight and a Red Eight.

EXAMPLE:

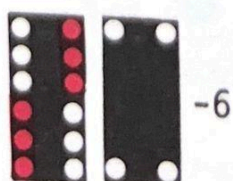


9 - 9

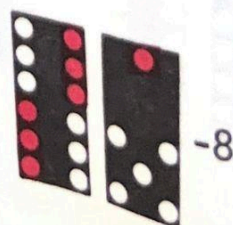
These experts feel that by splitting the Pair to make 9-9 produces a stronger hand (Nine in the front instead of Six). Most experts disagree, maintaining that giving up a Pair to pick up only three points on the low side is foolish.

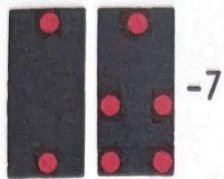
Split the Twelves (TEEN) and the Twos (DAY) to make 6-8, or better. Split with any combination of Four, Six, Seven, Eight, or Nine. Split with any combination of Five, Six, Seven, Eight, or Nine. Also, split with the combination of Nine and Eleven.

EXAMPLES:

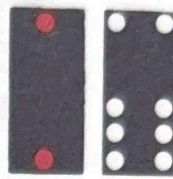


6 - 8



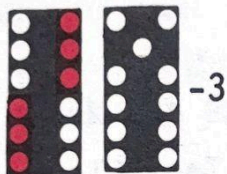


-7

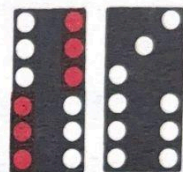


-GONG

7 - GONG



-3

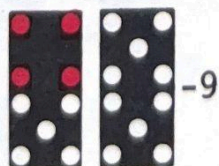


-WONG

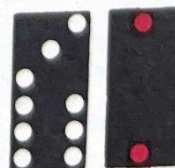
3 - WONG

Split the Nines with any combination of Ten,
Ten, Two, or Twelve.

EXAMPLES:

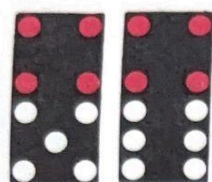


-9



-WONG

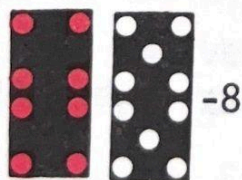
9 - WONG



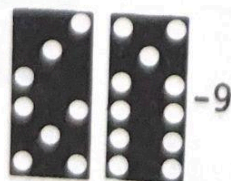
9 - 9

Split Eights (Red Eights and White Eights), with any combination of Ten, Ten, Eleven, Two, or Twelve. Also split the Eights with the Combination of Nine, and Eleven.

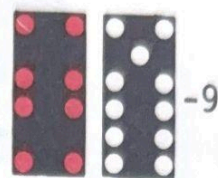
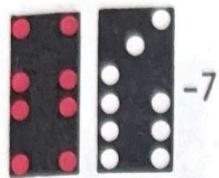
EXAMPLES:



8 - GONG



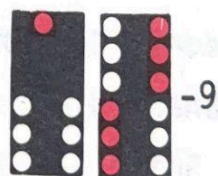
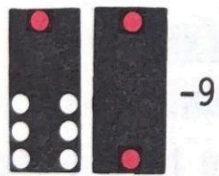
9 - GONG



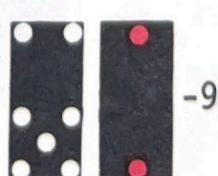
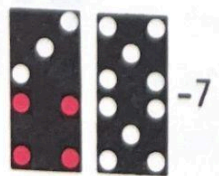
$$7 - 9$$

Split Sevens (Red Dot Sevens and Mixed Sevens) with any combination of Twelve (TEEN), and a Ten, Eleven, or Two. Split the Sevens with any combination of Two (DAY), and a Ten, Eleven, or Twelve.

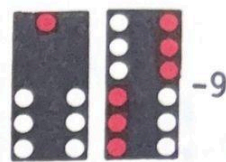
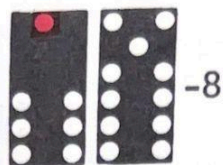
EXAMPLES:



$$9 - 9$$



$$7 - 9$$



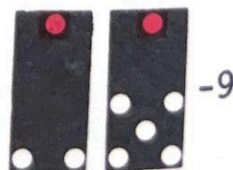
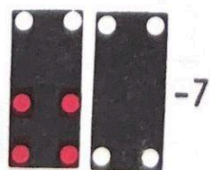
8 - 9

NOTE: You must have a TEEN or DAY in your hand before you can split Sevens.

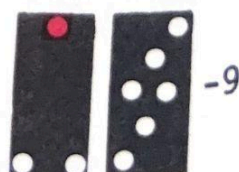
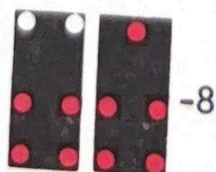
There exists a considerable amount Of, contra-
versy over the merits of splitting GEE JOON. Some
authorities advise NEVER splitting GEE JOON. Other
insist that there are certain instances when
splitting GEE JOON would be advantageous. (In
[redacted], [redacted] NEVER splits GEE JOON.
[redacted] WILL split GEE JOON.)

Split GEE JOON when you have a Six and a Four
a Six and a Five; or a Six and a Six (6-4, 6-5, or
6-6).

EXAMPLES:

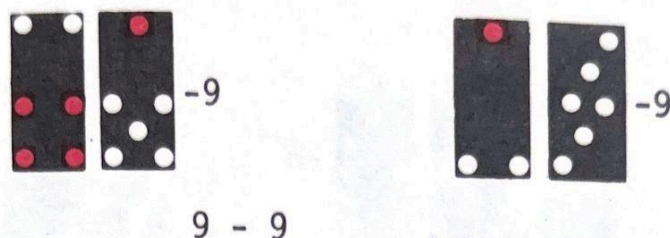


7 - 9



8 - 9

EXAMPLES:



With a 7-9, 8-9, or a 9-9, a player would have a strong possibility of winning a hand. It is very unlikely that a player would win any hand with 0 GEE JOON, 1 GEE JOON, or 2 GEE JOON; but with GEE JOON, you can NEVER lose. Some experts contend that a player should also split GEE JOON when you have a TEEN and a DAY. Splitting the Pair would produce the two highest Eights, which is also a strong hand. The controversy continues.

TEEN OR DAY WITH COMBINATIONS OF SEVEN, EIGHT, AND NINE

You pick up your cards and notice that you do not have a Pair, but you do have a TEEN or a DAY. You then look for a Seven, Eight, or Nine (as per second rule of play), and discover that you have a Seven, Eight, and Nine. How do you play the hand?

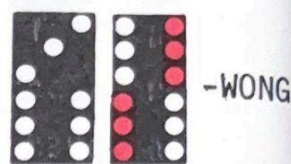
When you have a TEEN or DAY with a Nine and a Seven or Eight, play the high Nine or the GONG. The only time you should play the WONG is when

the fourth card is the Eleven.

EXAMPLE:



-8

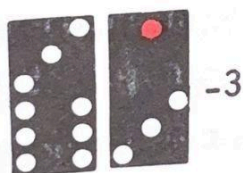


-WONG

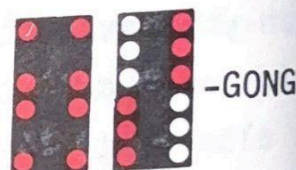
8 - WONG

If the fourth card is anything other than the Eleven, play the GONG or high Nine.

EXAMPLES:



-3

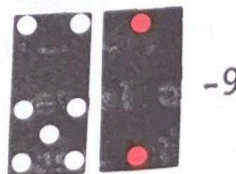


-GONG

3 - GONG



-5



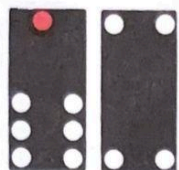
-9

5 - 9

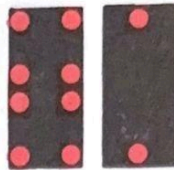
When you have a TEEN or DAY with the Red Eight and a Seven, the only time you play the GONG is

when the fourth card is a Four (Red Dot Four or White Four).

EXAMPLE:



-1

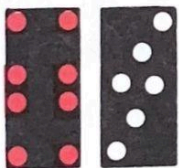


-GONG

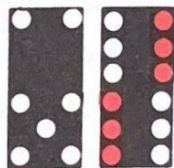
1 - GONG

If the fourth card is anything other than a Four, play the high Nine.

EXAMPLE:



-4

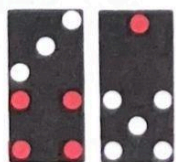


-9

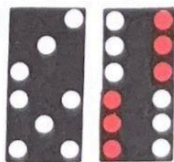
4 - 9

When you have a TEEN or DAY with a White Eight and a Seven, play the GONG when the fourth card is a low Six (Red Dot Six), or lower.

EXAMPLE:



-3

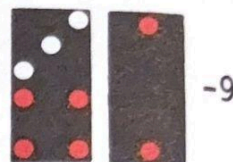


-GONG

3 - GONG

If the fourth card is a high Six (White Six) or higher, play the high Nine.

EXAMPLE:



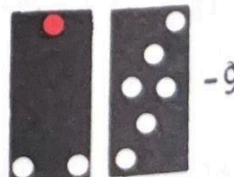
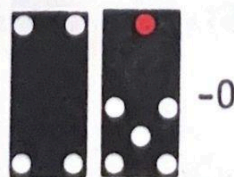
4 - 9

MORE THAN TWO SMALL CARDS

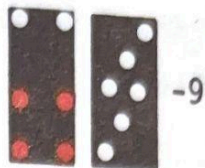
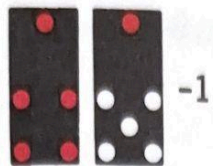
The cards are dealt. You pick up your cards and notice that you do not have any Pairs, nor a TEEN or DAY with a Seven, Eight, or Nine. You then look for two small cards that total Seven, Eight, or Nine, and discover that you have three small cards that equal Seven, Eight, or Nine. How do you play the Hand?

With a Six, Six, Three, Four, or a Six, Six, Three, Five, play the high Nine (checking rankings for the card that will make the highest Nine).

EXAMPLES:



0 - 9

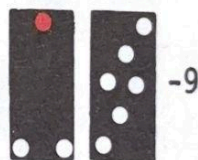
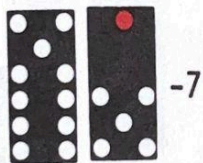


1 - 9

Remember: The Six (2/4) is a Wild Card, and can be used as a Three.

With an Eleven, Six, Six, Three, play the high Nine.

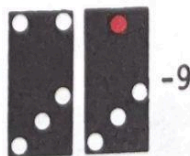
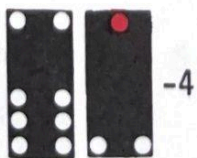
EXAMPLE:



7 - 9

With a Three, Four, Five, and any other card that does not make a Pair, play the Nine.

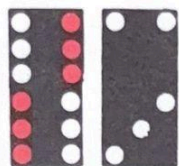
EXAMPLE:



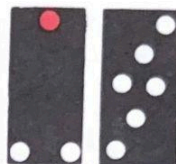
4 - 9

With a Three, Five, Six, and a TEEN or DAY,
play the 7-9 instead of the 8-8.

EXAMPLE:



-7

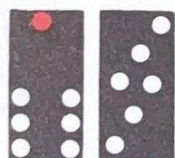


-9

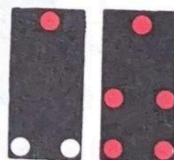
7 - 9

With a Three, Five, Six, Seven, play the
3-8, if the Six is the high Six (White Six).

EXAMPLE:



-3

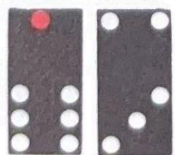


-8

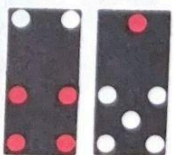
3 - 8

If the Six is the low Six (Red Dot Six), play
the 2-9.

EXAMPLE:



-2

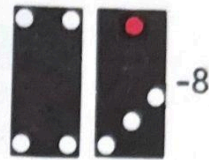


-9

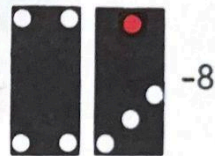
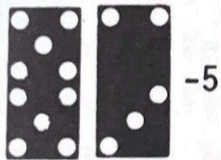
2 - 9

With a Four, Four, Five, and the Red Eight,
 or any Ten, or an Eleven, or TEEN, or DAY, play
 the Eight.

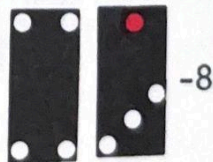
EXAMPLES:



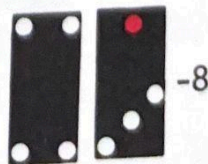
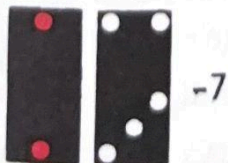
$$3 - 8$$



$$5 - 8$$



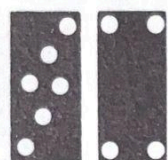
$$6 - 8$$



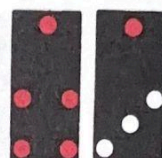
$$7 - 8$$

With any Four, Four, Five, and any Six, or any Seven, or the White Eight, or a Nine, play the high Nine.

EXAMPLES:

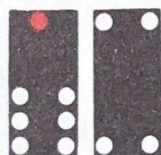


-0

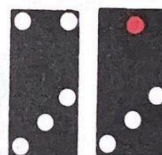


-9

0 - 9

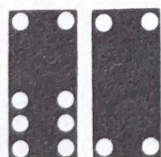


-1

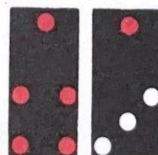


-9

1 - 9

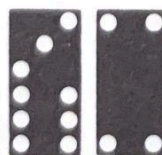


-2

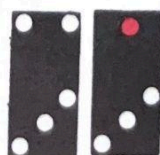


-9

2 - 9



-3

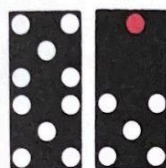


-9

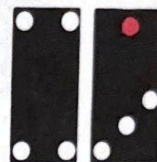
3 - 9

There are occasions when you will have two small cards that equal Seven, Eight, or Nine, but you will not play them together. When you can make a Three, or better, on your low hand, then play the small cards together.

EXAMPLE:



-6

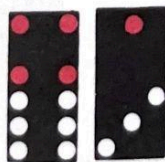


-8

6 - 8

If you cannot make a Three, or better, on your low hand, then split the low cards, placing the high card with the low card.

EXAMPLE:



-4



-5

4 - 5

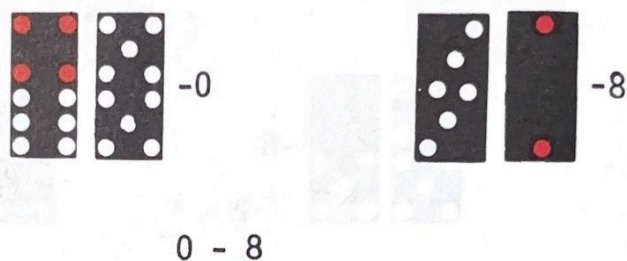
DO NOT PUT BIG CARD WITH SMALL CARD

You do not have any Pairs; you do not have a TEEN or a DAY with a Seven, Eight, or Nine. You do not have any small cards that equal Seven, Eight,

or Nine. You then (as per rule #4) put your big card with your small card, but not always!

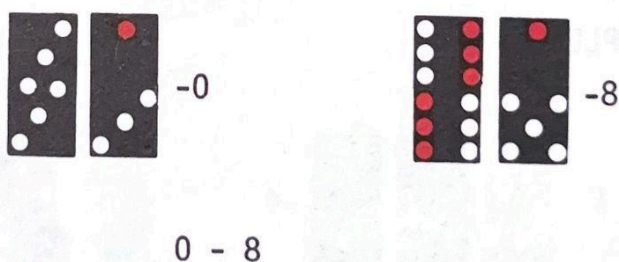
When you have a TEEN or DAY and a Six, Ten, Ten, play 0-8.

EXAMPLE:



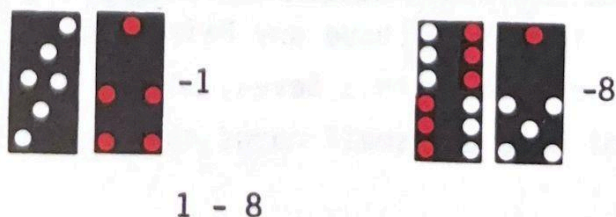
When you have a TEEN or DAY with a Six, Six, Four, play 0-8.

EXAMPLE:



When you have a TEEN or DAY with a Six, Six, Five, play 1-8.

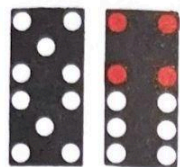
EXAMPLE:



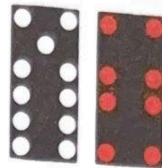
When you have a Ten, Ten, Eleven, Eight, play

0-9.

EXAMPLE:



-0

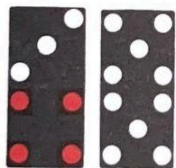


-9

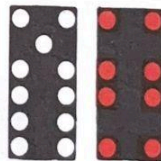
0 - 9

When you have a Seven, Eight, Ten, Eleven, play 7-9 if the Ten is a high Ten (White Ten), and the Eight is the high Eight (Red Eight).

EXAMPLE:



-7

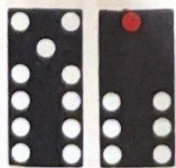


-9

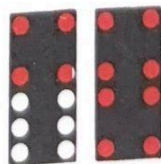
7 - 9

If either the Eight or the Ten is not the high Eight or the high Ten, play 8-8.

EXAMPLES:

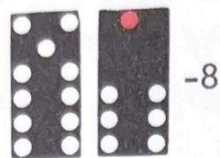


-8



-8

8 - 8



-8



-8

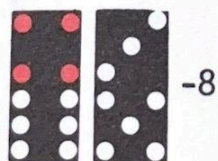
8 - 8

MISCELLANEOUS

Usually when you have a choice of putting a high ranking card on either the high hand or low hand, you will use the high ranking card on the low hand (Pumping up the Front). There are exceptions.

When you have Eight, Eight, Ten, Eleven, play the HIGH Nine.

EXAMPLE:



-8

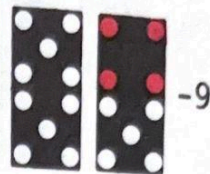
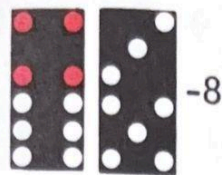


-9

8 - 9

When you have Eight, Nine, Ten, Ten, play the HIGH Nine.

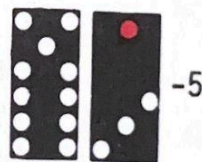
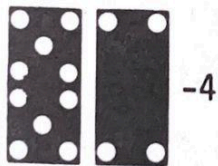
EXAMPLE:



8 - 9

Do not waste two high cards on one hand.
If you have a high Ten, a high Four, a low Four,
and an Eleven, play the high Five.

EXAMPLE:

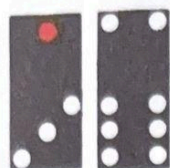


4 - 5

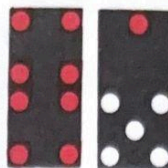
By putting the high Four on the back hand
instead of the low hand, you make the Five much
stronger, and you only lose one point on the
front hand because the high Ten is the next rank-
ing card.

When you have the high Four, high Eight,
low Eight, and a Six or Seven, play the high
Eight on your high hand.

EXAMPLES:

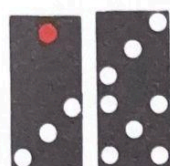


-2

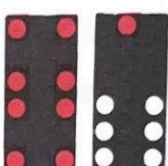


-4

2 - 4



-2

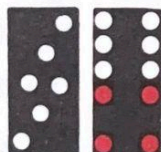


-5

2 - 5

When you have a high Six, high Ten, low Ten, and a Seven, White Eight or a Nine, play the high Ten on the high hand.

EXAMPLES:



-6

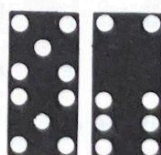


-7

6 - 7

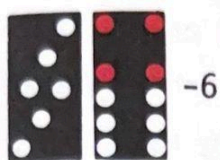


-6



-8

6 - 8



-6



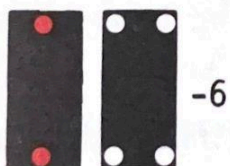
-9

6 - 9

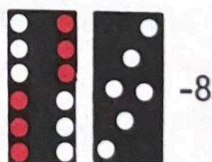
Do not waste two high ranking cards on one hand.

When you have both the TEEN and the DAY, you may wonder which you should play where. If you can make an Eight or higher on the back hand (high hand), play the TEEN on the high hand.

EXAMPLE:



-6

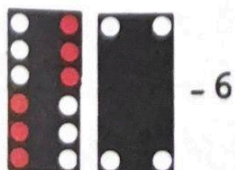


-8

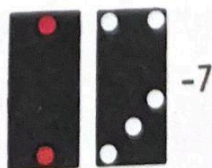
6 - 8

If the high hand is Seven or lower, play the TEEN on the low hand.

EXAMPLE



-6



-7

6 - 7

Some experienced players will play the same hand differently, depending on whether or not they are the BANK. Sometimes, ignoring the accepted rules will produce a winning hand. It is often difficult for a novice to accept these rules when you explain to him that if he had played his hand contrary to the rules, he would have won instead of tied; or tied instead of lost. The theory of Pai Gow is similar to the "basic strategy" of Blackjack. Almost every book on Blackjack advises the player to "hit" on Sixteen when the dealer has a Ten showing. The player will not always win, but it has been proven that he will lose less often by following the basic strategy. The "Basic Rules of Play" and the "Exceptions," as outlined in this book WILL produce the most winning hands, or the least amount of losing hands.

You now know the rankings, the four basic rules of play, the exceptions. You are ready to play Pai Gow.

NOTE: The charts at the end of this book can be of some assistance to you. They list the rankings of all the possible combinations.

CHAPTER SIX: THE BANK

Casino games in the United States all have one thing in common: THE HOUSE BOOKS THE ACTION. A player places a wager, and whether he is playing Blackjack, Craps, Roulette, Baccarat or Keno, if he wins the bet, the House pays. If he loses the bet, the House takes the money. The House is always the BANK. The game of Baccarat uses the term "Banker," yet, a player placing a wager on the Banker does not Bank the hand.

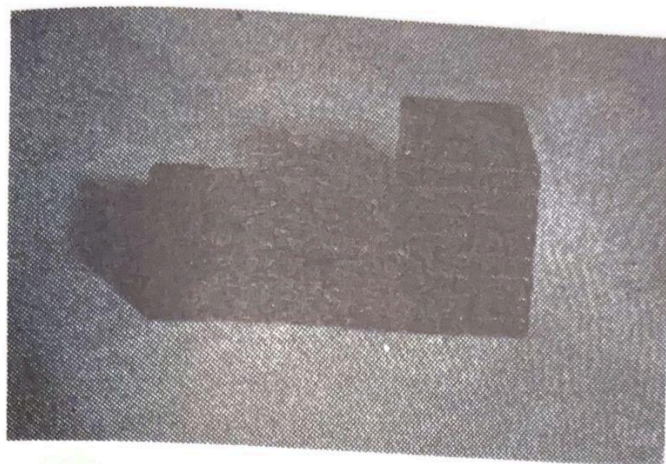
The game of Pai Gow is unique in that, a player actually has the opportunity to be the BANK. When a player banks a hand, the remaining players and the dealer play against the BANK'S hand. The player/BANK must pay off on any hand that is higher than his, and he wins any wager that his hand beats. It is important to remember the distinction between the dealer and the banker, or the House and the BANK. The dealer always represents the House, and is the BANK most of the time. Yet, references made to the BANK do not necessarily mean the House.

The House will always bank the first hand. When the first hand is finished, the dealer shuffles and stacks the cards. He will then offer the BANK to each player (in turn, counterclockwise) by

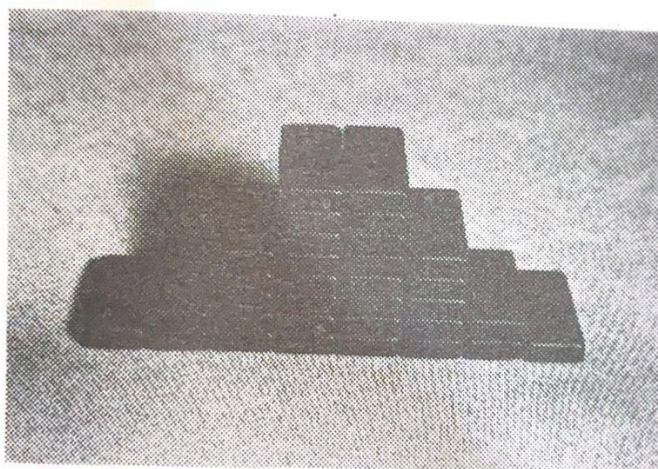
moving a marker (inscribed with the symbol: CHUNG) in front of each player. Each player has the option of accepting the BANK, or passing the BANK to the next player. If the player in the first position banks the hand, the player in the second position has the option of banking the next hand, and so on, around the table until the BANK comes back to the dealer (In some casinos, and most private games, a player may bank two consecutive hands. House rules govern). The player must have played the previous hand against the House before he can bank a hand.

When a player chooses to bank a hand, he has the option of rearranging the cards. He will then instruct the dealer as to how he wants the cards dealt. There are numerous configurations and methods of distributing the hands, some of which are very elaborate with each having its own name (see following page for some examples).

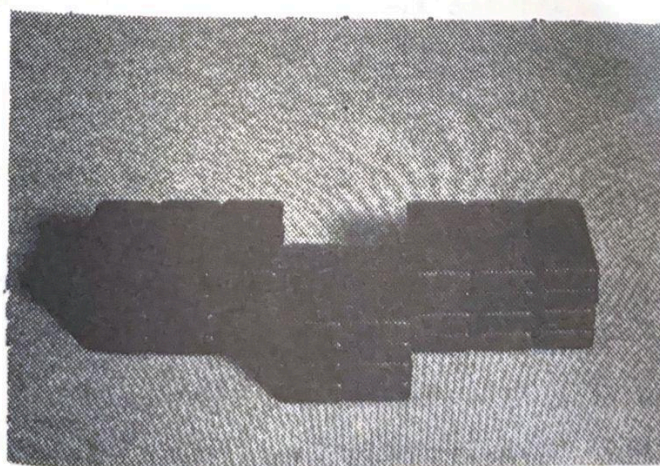
After the cards are shuffled and stacked (as per the BANK'S instructions) the other players will place their bets. The House (dealer) will then place a wager against the BANK equal to the BANK'S previous wager against the House, plus about 5% as a courtesy to the BANK (never exceeding the table limit). The BANK must have enough money to cover all the bets on the table. When a player BANKS a hand, the House's table limits do not apply



Dragons Head - Phoenix Tail (Loon Tau Fong May)



Shanghai Bank (Wui Fon Nan Hong)



Take the Heart (Jong Quak)

to the other players. There is virtually no limit to the amount of money a player may wager against the player/BANK. The House's wager cannot exceed the established limits.

If a player wishes to bank, but does not have enough money to cover all the bets, he may enter into a partnership agreement with the House. This partnership is a 50/50 proposition, with both parties sharing equally in the net win or loss. When the House co-banks, the dealer will not place a wager against the BANK, and the House will make the final decision as to how the BANK'S hand is played. When the House co-banks, the established table limits apply to the House's responsibility. Example: If the table maximum is \$1,000, and the House is co-banking the hand, a player may wager \$2,000 against the BANK; \$1,000 against the player/BANK, and \$1,000 against the House's responsibility (the table limit).

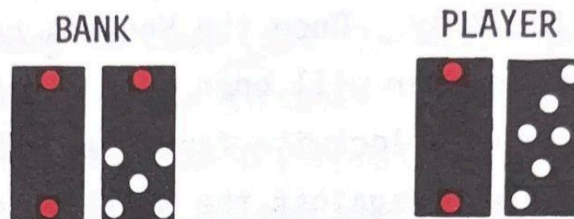
After all the arrangements for the BANK have been completed, the bets placed, the reshuffling of cards, and so forth, the Banker throws the dice to determine who gets the first hand, and the game begins. The dealer deals the cards. The players pick up their cards and set their hands. The dealer will also set his hand. The BANK will then open and set his hand. The dealer will then open his hand (the House's hand), and compare his hand against the

BANK'S. If the dealer's hand wins, the dealer will move his wager to his right (to be collected later). If the dealer's hand loses, the dealer places the wager in the center of the table for the BANK. If the dealer and the BANK push, the dealer returns his wager to his tray. Once the House's hand has been played, the dealer will open each player's hand, in turn (counterclockwise from the BANK). All hands are played against the BANK'S hand. All losing bets are placed in the center of the table upon declaration. After all hands have been opened and declared, the dealer will pay the winning hands from the BANK'S winnings in the center of the table. If the BANK did not win enough to pay his losses, he must put up enough money to cover the losing bets. If the BANK has a surplus of winnings, the dealer gives him the money. The House collects a 5% commission on ALL winning bets.

You may ask: "Why would a player want to be the BANK?" There are definite advantages to being the BANK. The BANK is not putting all his eggs in one basket. He plays against all the players at the table, and not just the dealer or another BANK. If the BANK has a good hand, he can win all the money. Even if he has a poor hand, he still has a chance of winning a few bets to offset his losses. Of course, he may have a terrible hand, and lose to everyone at the table.

The biggest advantage the BANK has concerns like-hands. If a player and the BANK have the exact same hand (the same ranking), the BANK wins (Chinese: COP WON).

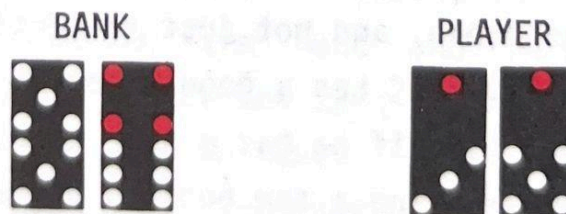
EXAMPLE:



Both the BANK and player have Eight. The BANK and the player both have the DAY (Two) as their high ranking card. The BANK wins the hand if both hands are exactly the same. (NOTE: Only the highest ranking card is considered in determining the hand.)

Another advantage the BANK has over a player is that if both the BANK and a player have Zero (Chinese: MUT) for their low or front hand, the BANK wins, regardless of ranking.

EXAMPLE:



The BANK wins even though the player's Zero is made with the fourth ranking card, and the BANK'S Zero is made with the fifth ranking card. When both hands equal Zero or nothing, the BANK wins.

The Banking process sounds like a long, drawn out, complicated procedure. But in actuality, it can be settled in a matter of seconds. The dealer and the players are usually experienced and familiar with the procedures. When first learning the game, it is suggested that you leave the banking to the more experienced players until you have a thorough knowledge of the intricacies of the game.

NOTE ON BANKING

When playing Pai Gow in [REDACTED], or in a private association game, the House does not bank the game. The House provides the facilities, the refreshments, and the dealer. The dealer shuffles and deals the cards, and administers the game. The House collects a 3 to 5% commission for these services. The House may also guarantee the BANK to a prescribed limit. The private associations use the commissions collected from Pai Gow to finance their other community-oriented programs.

CONCLUSION:

Pai Gow is a fascinating game. It takes a considerable amount of concentration and skill to play. And yet, luck plays an important part in the game. Pai Gow is the best game in the House to play as far as the odds are concerned. The odds are almost even, hence, the 5% commission for the House.

Before playing in a live game, it is advisable to obtain a set of Pai Gow dominoes and practice at home. Do not be discouraged if it comes slow. Pai Gow is a very difficult game to learn because there are so many variables. It is the hardest casino game to learn, and therefore, the most challenging. Once you have committed the rankings to memory, as well as the rules of play and their exceptions, you will be ready to play Pai Gow. Do not be afraid to sit down at a Pai Gow table and play. You will receive plenty of assistance from the other players as well as the dealer. They will be amazed that you know the game. If you do need assistance, do not hesitate to ask the dealer. He will show you how to play the hand the "House Way." The House Way is the way the dealer MUST play his hand. Given any combination of cards, the dealer must follow the rules of play, and their

exceptions, as outlined in this text (House rules may vary slightly from casino to casino, but are generally the same). Be assured of one thing, however: The "House Way" is the "Best Way." From time to time, you may be tempted to deviate from the proper way to play a hand. Sometimes, perhaps, those deviations might produce a winning hand, but remember one factor: The House Way is the Best Way! Ancient Chinese scholars labored diligently with their abacuses for centuries to determine the best possible way to play any combinations of cards the House Way.

A word of caution: Do not go knocking on the door of your local Chinese Association, or cruising Chinatown looking for a Pai Gow game. Gambling is still illegal in most states. [REDACTED] is the only state that offers Pai Gow, legally.

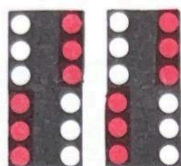
Pai Gow is a complex game which requires many hours of study to play competently. Pai Gow has been a mysterious game because nothing has been written in the English language that fully explains the game. This book is the only complete analysis of the game in Pai Gow, written in English.

When I was first learning the game, I asked an elderly Chinese gentleman, "What is required to really know the game of Pai Gow?" He replied: "First of all you must be Chinese, and then you must be a thousand years old."

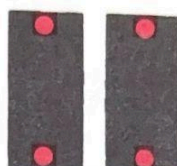
COMBINATION CHARTS PAIRS



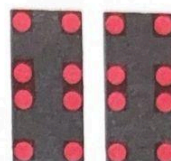
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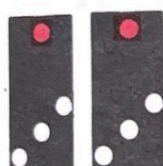
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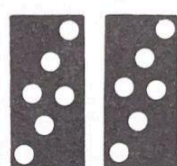
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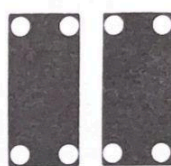
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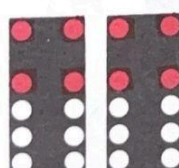
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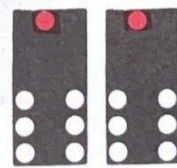
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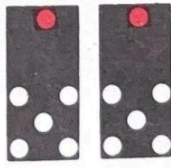
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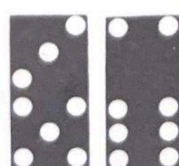
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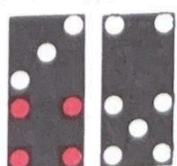
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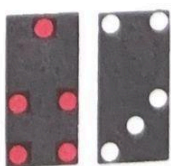
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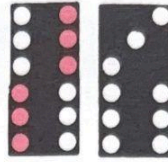
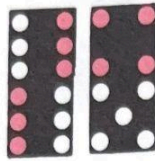
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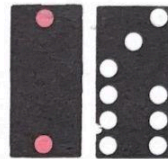
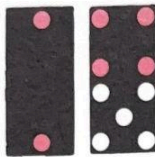
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WONGS

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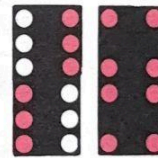
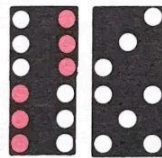
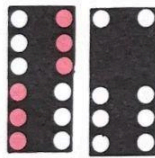


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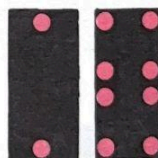
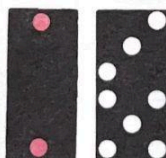
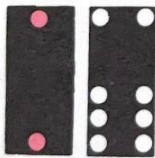


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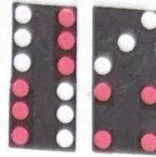
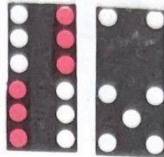
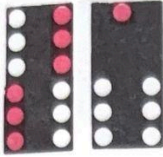


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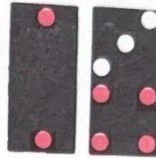
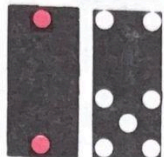
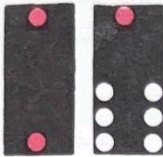


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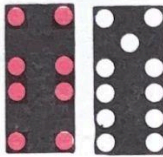
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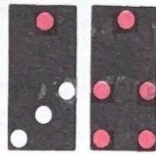
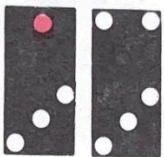
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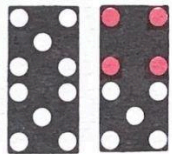
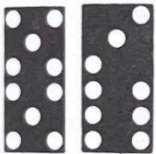
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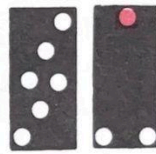
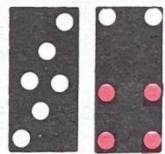
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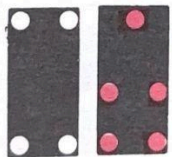
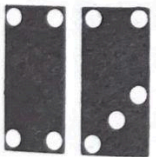
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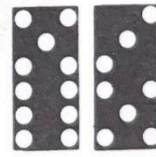
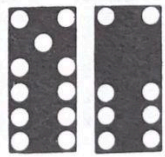
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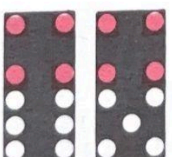
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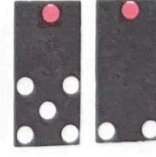
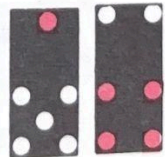
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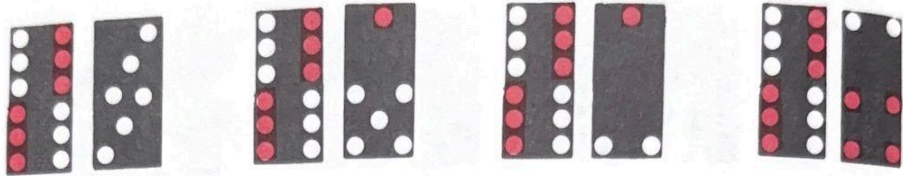


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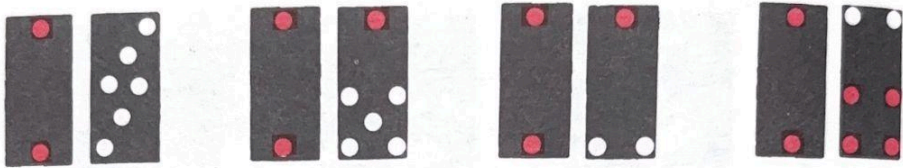


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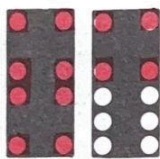
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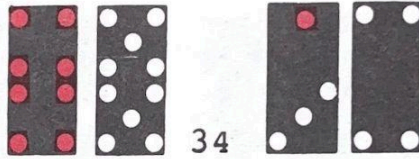
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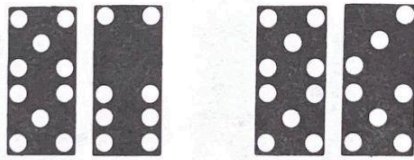
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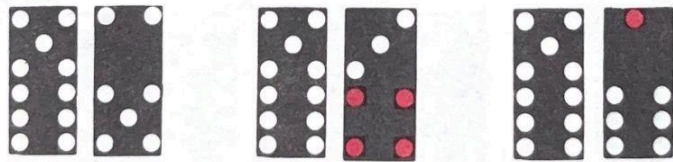
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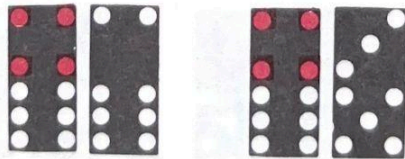
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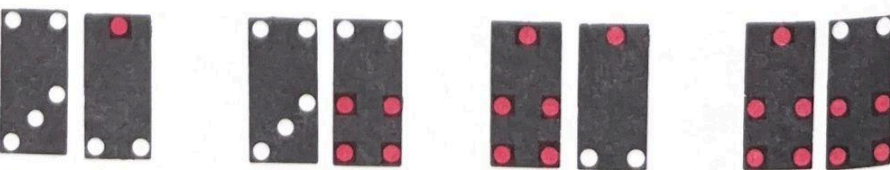
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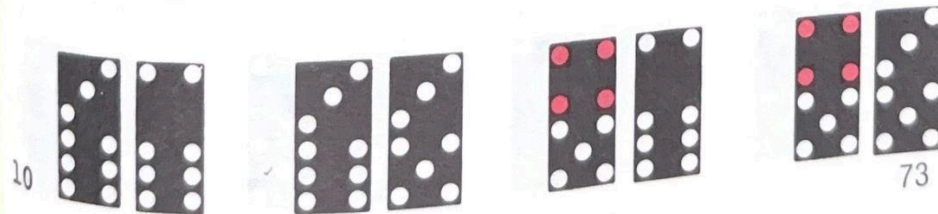
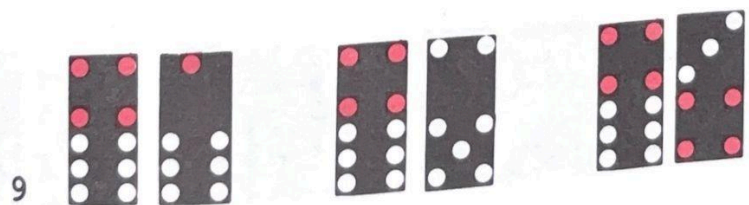
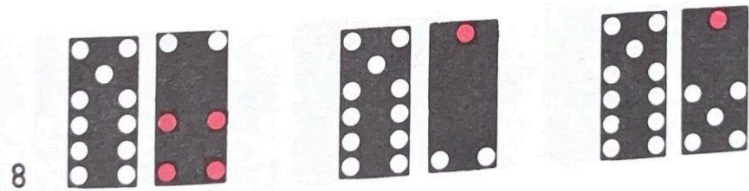
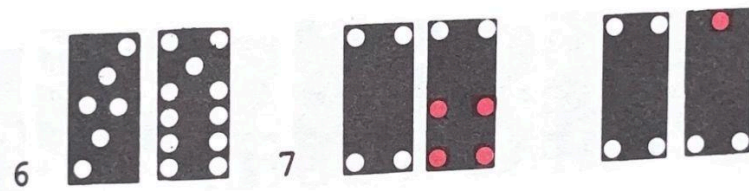
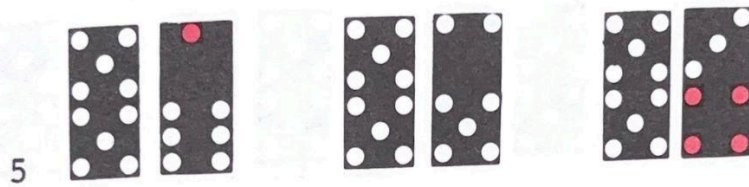
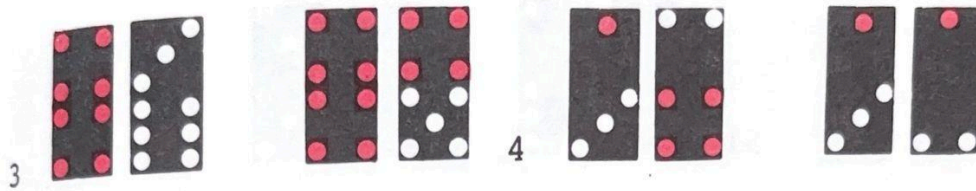
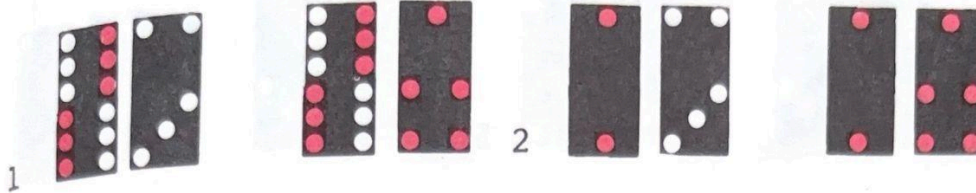
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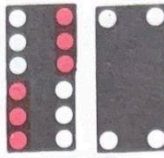
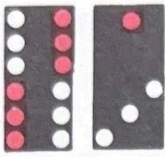


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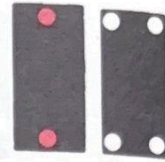
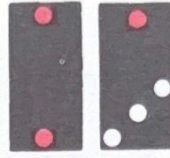


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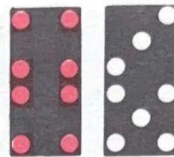
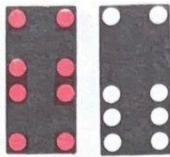
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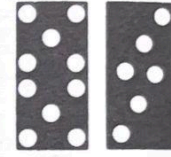
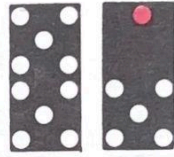
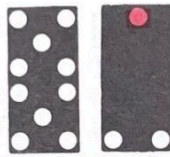
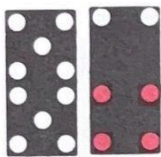
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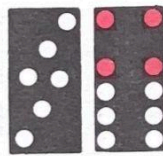
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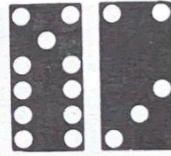
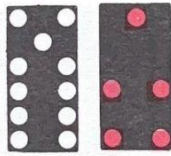
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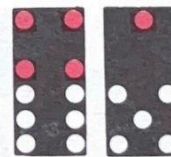
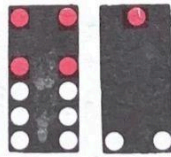
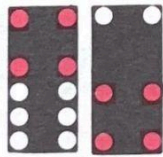
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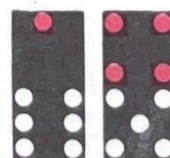
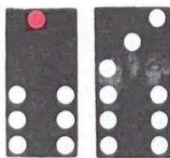
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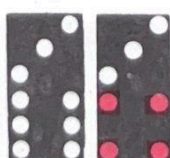
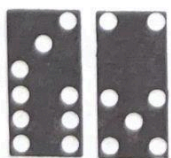
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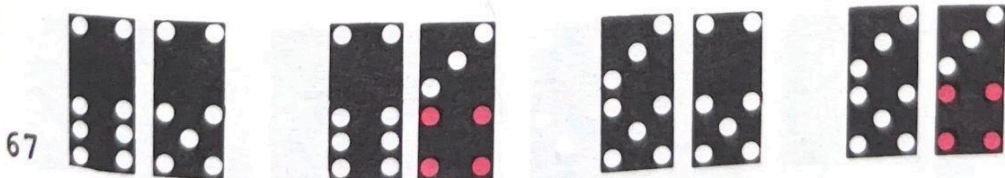
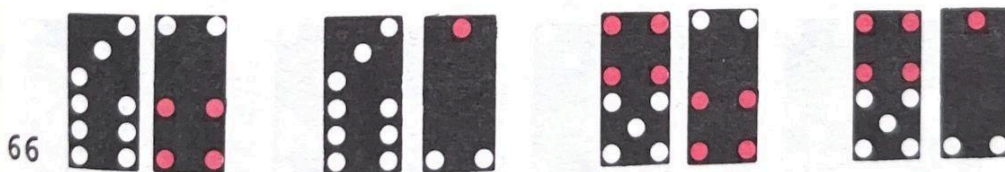
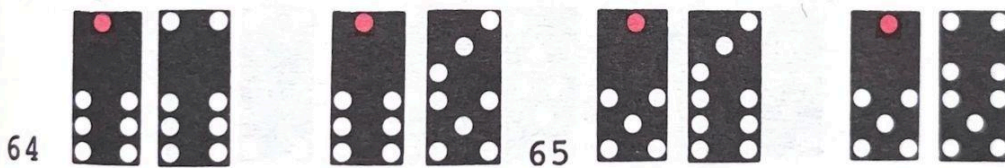
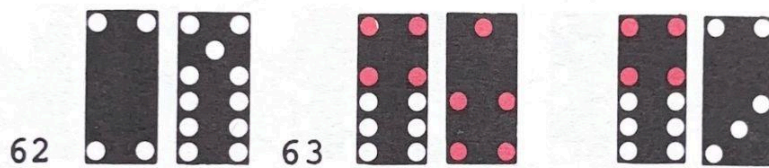
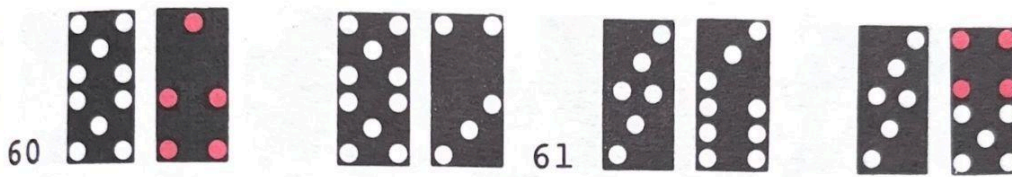
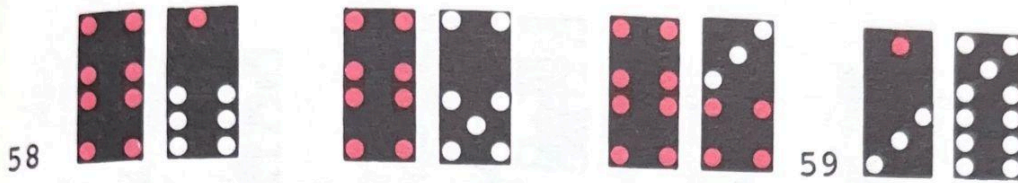
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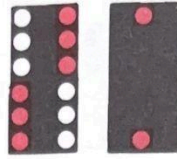


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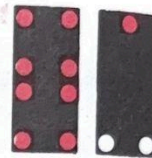
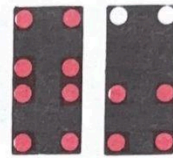
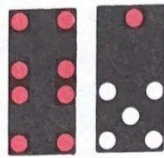
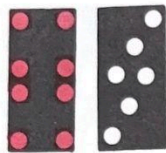


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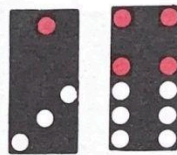
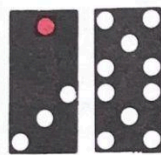
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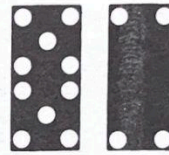
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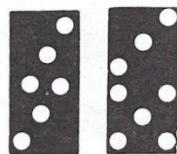
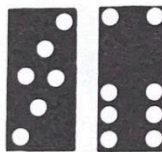
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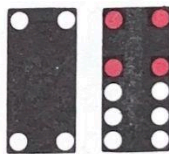
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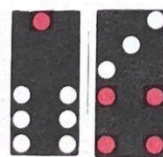
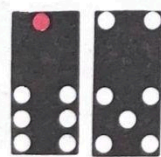
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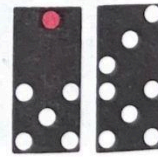
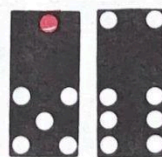
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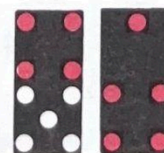
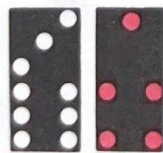
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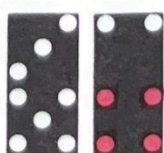
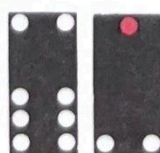
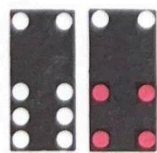
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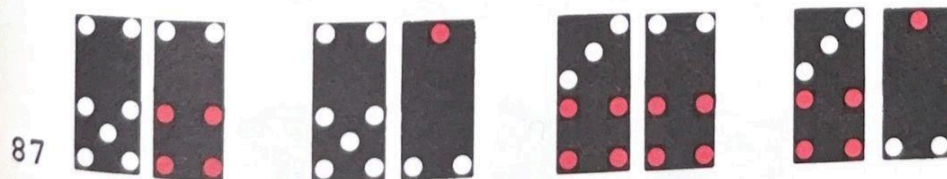
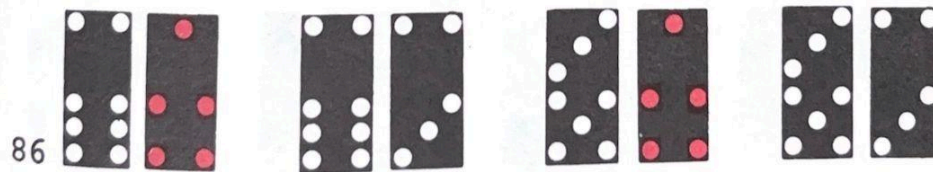
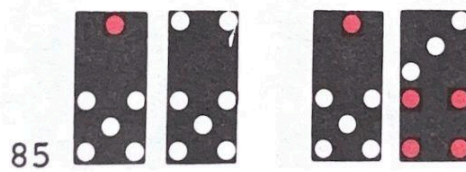
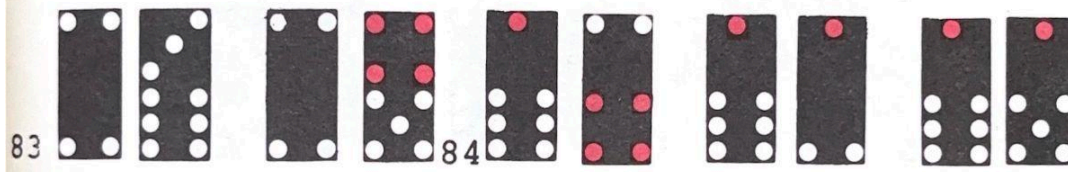
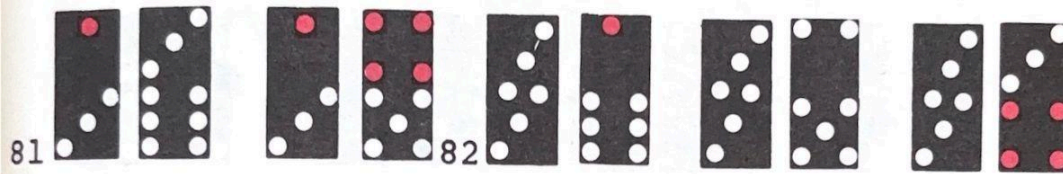
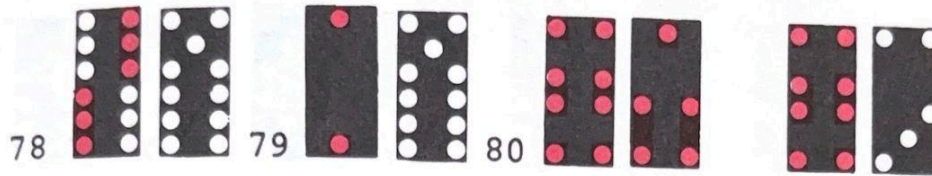
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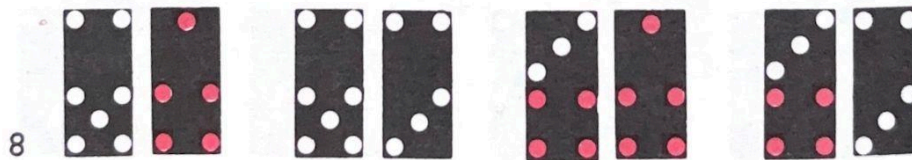
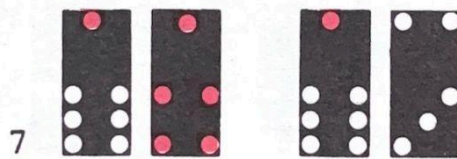
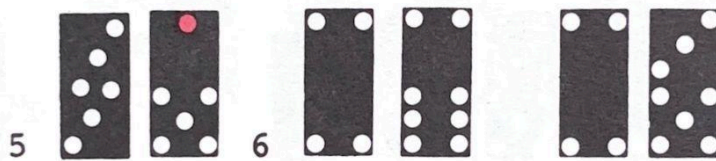
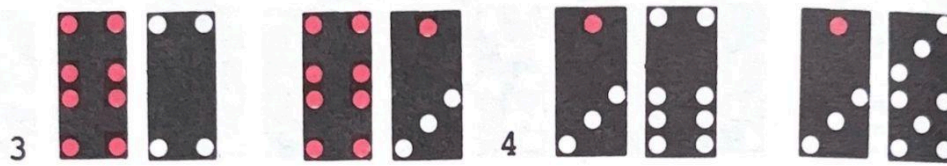
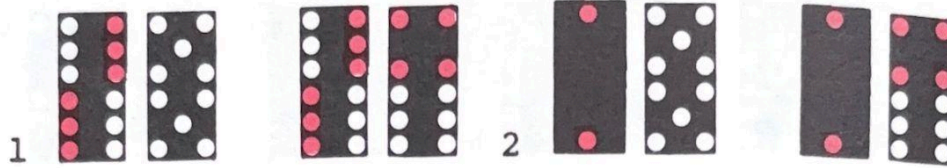
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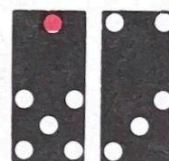
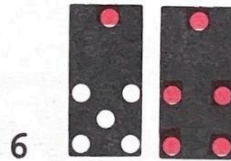
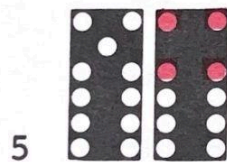
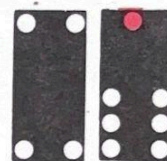
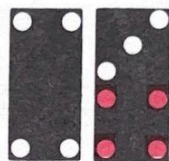
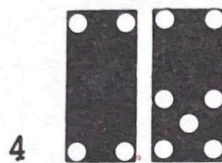
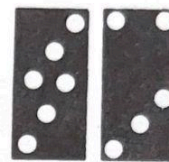
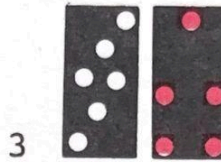
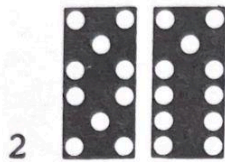
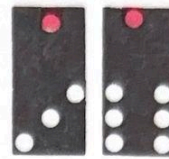
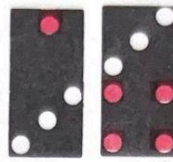
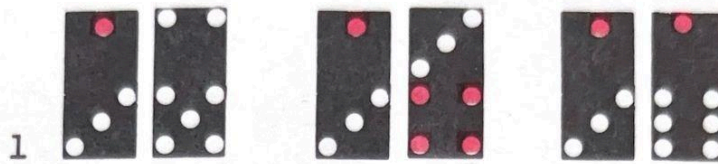
THREES



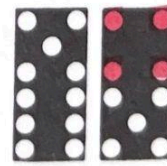
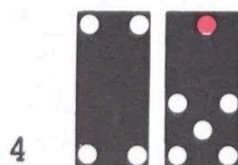
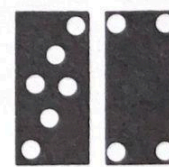
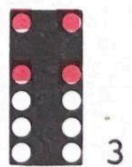
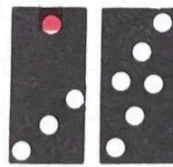
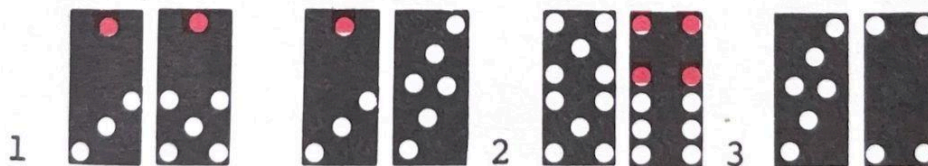
TWOS



ONES



ZEROS



NOTE:

Bank always wins the zero, regardless of ranking.

HO CHOY

(GOOD LUCK)

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