



BACCARAT

FORWARD

The information you will find in the following manual is a compilation of all of the best and easiest guidelines for the proper operation of the various games we offer at the [REDACTED]. Your managers and Supervisors collectively have consolidated rules and procedures for each game type and put together comprehensive information that is in the best interest of [REDACTED], our customers, and our employees. They have spent many hours reviewing each procedure and policy to insure they are clear, concise and appropriate to our operation.

As you review our new procedure manual (s), you will gain an appreciation of the professional approach we have tried to integrate into each. You will note that each manual has a revision date, making all prior procedure manuals obsolete. On receipt of this manual, you will be expected to discard all previous information you have accumulated on procedures and adhere exclusively to the information contained within.

As future procedures are revised or eliminated, you will be given new pages to replace existing pages in the manual(s). They too will have revision dates and the procedure changes will be highlighted for ease of locating and review. Once you sign for your new book of procedures, it will be your responsibility to review and understand its contents and insert all future revisions in your manual(s).

Our goal is to continue to standardize the operation of the Table Games Department, and make your jobs easier. We want you to know what is expected of you in any given situation and to have your Supervisors and managers understand, interpret, and administer these procedures consistently and fairly with everyone.

HISTORY OF BACCARAT

1490 – 1500	Baccarat, first called “Baccara”, meaning zero, was first played in Italy about 1500. As Europe’s oldest gambling pastime, it was all the thrill that made it the favorite of France’s nobility.
1500	Baccarat was then played in France. “Baccarat”, the French spelling of the word “Baccara” had two other variations of the game; “Baccarat en Banque” and “Chemin de fer” which are most popular in Europe today. Baccarat made its first appearance in the US at Saratoga and Palm Beach.
1912	Blackjack was first introduced in New York cities “Sawdust Joints”. As a result, Baccarat disappeared from the American scene.
1950’s	Present day Baccarat, all bets are banked by the house/casino. It originated in Cuba. It was first played at George Raft’s Capri Casino in Havana. The origination of Baccarat with its rules as used today is claimed by Tommy Ronzoni.
1976	Baccarat appeared in Atlantic City at Resorts International. Note: It is mandatory for all Atlantic City casinos to operate the game of Baccarat.

Odds – Percentages

Based on 8-deck shoe, infinite number of hands.

BANK WINS PLAYER WINS TIE APPEARS

45.8424	44.6127%	9.5447%
Bank	wins 50.6797 % of the time – NO TIES	
Players	wins 49.3202% of the time - NO TIES	

Bank’s Edge Equals 1.3594%

CASINO ADVANTAGE

Betting Banker 5% commission	- 2.53%
Bankers Advantage	- 1.35%

Overall House Advantage	1.18%
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Betting Players No Commission	1.34% House Advantage
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\$1.18 for every \$100 wagered on the bank.

This is why commission is very important to collect, since the casino has such a small edge.

Tie bets offer the casino the greatest edge, 14.09%.

This is why it is important to advertise tie wagers.

JOB SUMMARY

Dealer will perform all assigned duties on a Baccarat table in accordance with established gaming procedures. This includes the taking and paying of wagers, maintaining game security, and obeying the company and state regulations. **The most important function of a Baccarat Dealer is customer relations. This includes customer development, meeting customer needs, and customer courtesy.**

ACCOUNTABILITY

Reports to the Floorperson and the Pit Manager, and is ultimately responsible to the Shift Manager and Casino Manager.

GENERAL CONDUCT:

1. Abusive treatment to customers, violations to the hotel and casino, establishment procedures and policies or conduct which would discredit the hotel or otherwise injure the hotel's public image (including situations with law enforcement agencies), will result in disciplinary action up to and including termination.
2. Follow your Supervisor's instructions and corrections. If you have a question, discuss it with him/her after leaving your table (station). If necessary, consult your Pit Manager.
3. Call your Supervisor to handle any and all claims, disputes or mistakes with a player.
NEVER ARGUE WITH A CUSTOMER.
4. It is expected that there be no fraternizing between Dealers and players while on duty. You are discouraged from having any social or business relationships with players you deal to. Dealing to members of your immediate family is strictly prohibited.

CONDUCT IN PIT:

1. When the game is in action, give complete attention to the layout and customer. Do not look around the casino or at people passing by, keep your focus on the game at all times.
2. The Dealers are responsible for the "pace" and "control" of the game. Attempt to deal as many hands as possible in an efficient, accurate manner without "running over players".
3. All transactions and moves must be made by following established procedures so the Floorperson and the player can clearly observe them.

4. When on a dead game:
 - a) Face forward in a friendly and alert manner. Dealers should never have their sides or backs to the table.
 - b) Do not lean on the table or play with the chips lammers or silver.
5. Always contact your Supervisor of any suspected irregularities in a customer's play or any suggestions made by players to have you help them.
6. Keep your hands out of your pockets and avoid tucking in your shirt or adjusting pants or skirts while at the table or in the pits.
7. Unnecessary conversation and/or comments among employees during a live game should be nonexistent. Give the player the respect he deserves.

COURTESY

1. Casino customers spend more time with the Dealers than other employees at the [REDACTED]. It is important that the Dealers give the normal courtesies and customer services that lets the players enjoy themselves so they want to return to our establishment. Being courteous is acknowledging the customer by showing respect and interest in a friendly, pleasant, and professional manner letting the customers know that the [REDACTED] appreciates their business. This generates and promotes growth, stability, and job security for everyone.
2. Always address a player as "sir" or "ma'am". If you know their name, it is acceptable to refer to them on a first name basis.
3. Common courtesy requires you to always acknowledge a player in a pleasant manner with a smile and by attempting to make eye-to-eye contact.

Please make a point of the following:

- a) When a player arrives at your table, attempt to obtain eye-to-eye contact and greet the player in a courteous manner.
 - b) On the initial buy-in, wish the player "good luck" as you pass the chips to him/her. When appropriate, do this on all subsequent buy-ins.
 - c) As the player is preparing to leave the table, thank him/her for his/her play by saying "Have a nice day", "Enjoy the shoe", "Good Night", etc.
4. Be pleasant and courteous to all customers, regardless of the amount of their bets.

SHUFFLING PROCEDURES

1. Cards will be changed at the earliest convenience with each shift change and every shoe thereafter (at the discretion of the Pit Manager).
2. No paperwork or talking between Dealers and floor personnel during the shuffle.
3. Customers paying markers during shuffle can be given their markers and chips will be verified and put on the wood until the shoe is completed.
4. Floorpersons MUST be positioned at the ends of the game to witness the shuffle. This is also the best vantage point during play for maximizing game protection.
5. The Dealer on stick will clear the shoe and take the roller out, remove any buttons or chips from wood, and keeping them orderly. They are also responsible for dumping the can and get acknowledgement from Floorperson that the bucket is empty and replace bucket, buttons, etc.
6. Each Base Dealer is given four unopened decks by the Supervisor. Dealer breaks seals and opens boxes. The cancelled cards are put in a special discard bucket or plastic bag, along with the eight card boxes and jokers. As each Base Dealer spreads four decks face-up for inspection, each deck is checked on both sides by the Base Dealer and Supervisor. Once checked, the Base Dealer will shuffle each deck two times and then place them in the center of the game to be mixed by the Stickperson and the Base Dealer to the Stickperson's left.
7. Stick and left Base will turn cards and begin to wash so as to create a good mix for 20-30 seconds.
8. Stick and left Base get cards together and stack.
9. Stick will check backs quickly (four groups) to see that there are no cards turned, spreading cards right to left.
10. After stacking the inspected cards, the Stickperson is to divide the cards into equal stacks and begin the shuffling procedure.
 - a) A stack is given to each Base Dealer.
 - b) Divide each stack into two EQUAL STACKS with top half to left.
 - c) Rotate right stack 180 degrees.
 - d) Take ½ deck (approximately 26 cards) from top of each stack and shuffle once. Place shuffled cards in center of the two stacks.

- e) With right hand, take ½ deck from top of center stack and with left hand, take ½ deck from left stack and shuffle once. Place shuffled cards on top of center stack. With left hand, take ½ deck from top of center stack and with right hand, take ½ deck from top of right stack and shuffle once. Place shuffled cards on top of center stack.
 - f) Repeat procedure (e) above, alternately until all cards have been shuffled and are in the center stack.
 - g) Exchange the two original stacks between the two Base Dealers.
 - h) Repeat procedures (b) through (g) above.
 - i) Give the two stacks to the Stickperson.
 - j) The Stickperson will shuffle all the cards by repeating procedures (b) through (g) above.
 - k) In the event that any of the shuffling procedures outlined above are not adhered, (i.e., cards are knocked over, inadvertently placed on the wrong stack, etc.) the shuffling procedure must be restarted with the “wash”.
11. Once all of the cards have been shuffled, the Stickperson continues with:
- a) Divide the stack in EQUAL HALVES.
 - b) Take ½ deck from top of each stack and shuffle once, without squaring up the shuffled cards (let the shuffle lacing show) and stack in the center of the table. Three logos must show.
 - c) Repeat step (b) until all cards have been shuffled and are in the center stack with shuffle lacing exposed.
 - d) With the permission of the Floor Supervisor, roll the cards and square up against the shoe.
12. If no participant accepts the cut, the Shill or the Stickperson will cut the cards.
13. The cards shall be cut by placing the cutting card in the stack at least a deck of cards in from either end.
14. Once the cutting card has been inserted into the stack, the Dealer shall take all cards in front of the cutting card and place them to the back of the stack remaining.

15. When okayed, the Dealer will clean the stack and use a cut card to shave about a ½ deck from the front of stack. Spread the cards from right to left and count off 14 cards to place other cut card. Place this group of cards on back of shuffled cards and replace in shoe. Replace cover.
16. Front card of shoe is drawn and cards are burned Floorperson must okay before they are dropped. Baccarat resumes.

GAME PROCEDURES

At the commencement of play, the Stickperson shall offer shoe to the first participant to accept it beginning with chair one and proceeding counter-clockwise around the table. If the last hand of the shoe is either a bank winner or a tie, the shoe will return to the same participant. If the last hand of the shoe is a player winner, the shoe will move to the next participant. At the commencement of each round, the Stickperson will call “no more bets”, then instruct the Banker to deal by calling “cards please”. This will alert Base Dealers that no more bets can be allowed.

The Banker will deal four cards from shoe. First and third are the “player’s” hand and are passed to the Stickperson. Second and fourth are the “bank’s” hand and are tucked under the corner of the shoe. The Stickperson will pass the player’s hand to first high money to the right of the shoe (wagering on the player) to be faced by participant or will face cards himself in the absence of player bettors.

NOTE: If the participant with the shoe has high player water, the player’s hand will be passed to next highest wager.

1. Upon facing of the cards, the Dealer calling the game shall place them face upwards in front of himself in a neat and orderly manner.
2. Customers must be seated to handle cards in any way.

“Banker’s” or “Player’s” hand.

The Stickperson calls the point count and then asks for bank hand to be passed in and calls the point count. Following announcement of the point counts for each hand, the Stickperson will instruct the Banker whether to deal a third card to either hand in accordance with the rules of the game. Cards are dealt face-up. When the cut card appears during play, it is removed and placed on wood. Upon completion of hand, Stickperson announces, “last hand”. Should cut card appear in the shoe window at the end of a hand, Stickperson will announce, “two more hands”.

After each hand has received all cards, the Stickperson will indicate winner or tie. Base Dealers will then collect losing bets and pay winners, marking any applicable commission.

3. It shall be the option of the Banker after any round of play to either pass the shoe or remain as Banker except that:

- a) The Banker shall pass the shoe whenever the Banker's hand loses.
 - b) The Dealer or Floorperson assigned to the table may order the Banker to pass the shoe if the Banker unreasonably delays the game, repeatedly makes invalid deals or violates wither the [REDACTED] or the regulations of the Commission. Call Pit Manager first.
4. Whenever a voluntary or compulsory relinquishment of the shoe occurs, the Dealer shall offer the shoe to the participant immediately to the right of the previous Banker, and if he/she does not accept it or there is no participant in that position, the Dealers shall offer the shoe to each of the other participants in turn counter-clockwise around the table. The first to accept the shoe when offered shall become the new banker.

STICKPERSON FUNCTIONS AND DUTIES

1. Watch the Shoe: Protection of the game, as well as the orderly progression of the game, is accomplished by the Stickperson's constant attention to the shoe. The Stick, not the Base Dealer, has the primary responsibility for watching the shoe.
2. In addition to watching the shoe, the Stick must also keep the players' cards in view once they are passed off to high money bet. This requires good peripheral vision and can sometimes be difficult. However, backing a step or two away from the game can aid tremendously in view both ends at once. The Base Dealer will also watch the players' cards when they are passed to his end of the game.
3. Watch for bent or defective cards.
4. The Stick should make sure that all customers who want to bet have a chance. Without running over the Base Dealers or customers, the Stick should pace the game as quickly as possible with the speed being determined primarily by the speed of the high limit player.
 - a) Never hold up a game for a continuously late bettor, unless he is a sole high limit player.
 - b) Never put the cards into the discard bucket before all winning wagers have been paid.
5. Pace the game's speed to the high limit player's speed. If the high limit customer is continuously late and holding up the game, ask them, "Would you like to wager this hand?" Do not wait for al the smaller wager players to place a bet, if you have given ample time for them to wager.
6. If a wager is made after the Dealer announced "No more bets", it is no bet. Don't look up to the Floorperson to get an approval, you control the game. If for any reason the Floorperson tell you it's alright, let it go. If a customer makes a complaint, get your Pit Manager. **Never argue with a customer.**

7. Player cards are faced or passed off for facing only after all four cards are out of the shoe.
8. Slide, do not throw the cards.
9. Keep the front of the shoe in view.
10. See that any customer handling the shoe or players' cards has a bet and is seated.
11. Make sure that bank hand is not exposed until the player's hand is faced and placed in the center of the table.
12. Pick-up losing bets and prove and stack winning bets for seats 1, 2, 3, and 12, 14, and 15. Pace payoff calls for inside Dealers. Just as Dealers are paying off chairs 3 or 12, call amount to be paid on next bet and stack it back up.
13. Acknowledge customer's patience if they have been waiting to deal by saying, "Thank you for waiting".
14. Advertise tie bets.
15. Place hit cards on same side of hands as shoe.
16. Acknowledge token bets by tapping checks on the wood and saying, "Thank you for the Dealers from the gentleman or lady in chair so and so". Place the checks by the token paddle for Stick Dealer to drop.
17. The Stick is not responsible for dropping anything but tokens, since to do so would distract from his primary duty of watching the shoe. Should a particularly cumbersome or time-consuming transaction require the Stick's help (counting a large amount of money for example), the shoe will be brought to the center and placed on the wood until the transaction is completed.
18. Try to vary your calling of the game. Do not become monotonous. Add some life and style to the game. *NOTE: This does not mean horseplay or circus atmosphere.*

CALLING THE GAME

The ability to call a Baccarat game properly enables the Dealer on the pole to control the pace of the game, assure the orderly progression of the shoe, inform players and co-workers of pertinent information, and entertain customers when appropriate.

These objectives are attained through a combination of proper calling of the individual hands and of suitable commentary between them.

In calling the hands, there is a definite and preferred verbal format to follow. The basic sentence structure involves use of separate verbs for the Banker and player's sides. Traditionally, the

players will “shoe while the banks have 5”. The one exception to this occurs when the bank hand amounts to a one. In this case, we’ll say “the bankers with one” so as to avoid any confusion or misunderstanding that might result from saying that the bankers “have one (won)”.

There are **seven** types of hands found in Baccarat, each calling for a separate basic sentence structure. Examples of each follow.

1. When both hands draw:

The player shows 5.
The Bank has 4.
Draw a card for the player.
Draw a card for the Bank, the player now has –2.
The Bank wins, 4 over 2.11.

Note: Be sure to use the two (2) underlined phrases in the given order. Don’t switch them around and you’ll find that the timing will be much better. If players draw stops draw for bank, it is very important to say, “Stand” at this point.

2. When the players’ stand and bankers draw.

The players show 6 and stand.
The Bank has 5.
Draw a card for the bank.
Players win, 6 over 5.11.
Player wins shoe moves.

3. When the players’ draw and bankers stand:

The players show 5.
The Bank has 7 and stands.
Draw a card for the players stand.
The Bank wins, 7 over 6.

4. When both hands stand:

The players show 6 and stand.
The Bank wins, 7 over 6.
Or
The players show 7 and stand.
The players wins, 7 over 6.

Note: In this and in the following examples, note that as soon as you know the winner of the hand, call it!

5. When the hands tie:

The players show 6 and stand.
The Bank ties it up, 6-6. Tie hand.

6. When one hand is a natural:

The players show 5.
The Bank wins, natural 8 over 5.
Or
The players show a natural 8.
The players win, natural 8 over 5.

7. When both hands are naturals:

The players show a natural 8.
The Bank wins, natural 9 over natural 8.
Or
The players show a natural 9.
Players win, natural 9 over natural 8.

When calling the hands, it is best to stay as close to the recommended formats as possible.

It is with regard to the commentary between hands that the Dealer's individual style becomes apparent. Imitation and experimentation are the keys to developing your own style. Common sense and good taste are obvious parameters as to what you might choose to say. Even here, though there are some basic recurrent themes, you may choose to incorporate. After a declaration of the winner of the hand, follow up with "pay the -." For example, "The Bank wins, 7 over 5. Pay the Bank."

It is a positive note to begin your monologue on how to advertise the fact that you're constantly paying someone.

One logical item to follow with is what is happening to the shoe. For example:

"The shoe moves with a player win, to the lady in chair 5. We have a new Banker, make new bets."

Or

"The last hand was a bank win, so the shoe remains with the gentleman in chair 4. Same good banker; make new bets."

Whenever possible, try and personalize your approach. Use the initials of your players when possible. Try and remember who has had a good bank run, then bring this to the table's attention

when the shoe returns to that player. Be enthusiastic and supportive, but remember that when customers are betting on both sides, the Dealers must appear to be neutral.

Try and push the “tie bets” whenever you can. Customers understand, for the most part, that they are long-shot bets and so won’t bet them every time you suggest it. But persistence and creativity on your part will result in many more bets being made and hit. A tie hand with no tie bets is boring. Having a winner every time makes it more fun and more lucrative for all concerned.

Another recommended phrase to incorporate is “no more bets, cards please”. This would obviously mark the end of your commentary and the beginning of your calling the next hand.

Experience is an integral factor in being able to call a Baccarat game properly. By practicing and becoming familiar with acceptable sentence formats for calling the hands, one should become comfortable with the overall task at hand.

BASE DEALER’S FUNCTIONS AND DUTIES

The Dealer on the base is responsible for handling all money and paperwork transactions on his end of the game. Specifically, the Base Dealer’s responsibilities are:

1. Pay and take all bets on his end of the layout, except where the Stick assists in taking losers. Losers are taken first, and then winners paid, working the inside out. The Dealer’s bets are paid last.
2. Always ask for commissions to be paid. Never look to the Supervisor to see if certain commissions may be waived.
3. Keep your eyes on own end of layout. Stick will advise who wins.
4. Drop money and call the amount to Supervisor so it can be recorded.
5. Call-out the amount of payoffs clearly so the Supervisor and players can understand.
6. Enforce no late betting after Stick calls, “No more bets, cards please”.
7. Do not use dirty money for payoffs.
8. Handle and drop all paperwork.
9. Do not play with lammers or money.
10. Payoffs can be made and commissions marked up to the limit of the Dealer’s ability. (Pay one, mark one/pay six, mark six.)
11. Watch the player’s cards when given for facing on same end of game.

12. After cards are out, do not hesitate to stop a player trying to add to or take away from his bet. If customer argues, call Floor Supervisor immediately.
13. Pay all winning bets color for color until player has a minimum of 20 chips or more of the color he is betting. At this point, you may start coloring up one unit. If the Dealer notices the player is going south with higher unit (putting chips in pocket or handing off to someone), go back to paying color for color, regardless how many chips he has in front of him.
14. Prove all payoffs or make change in front of commission boxes. This area is your working area. Paying out of the side of rack often times cannot be seen by Supervisor.
15. Conversations between Dealers on live games is prohibited.
16. When game is dead, keep hands to the side of the rack so as not to cover any of the bankroll.
17. Clean hands when removing from view.
18. Sit erect. (NO SLOUCHING)
19. NEVER throw or slide payoffs.
20. When customer requests money for the cocktail waitress, it is given and the amount is added to his commission. **Be sure to get permission from the Floor Supervisor first.**
21. Announce all transactions. Verbal call-outs will help protect both you and the Floor Supervisor.
22. Learn to anticipate customers' needs; it will make your job easier.

COMMISSIONS

1. A 5% commission will be charged on all wagers paid on the bank.
2. All outstanding vigorish shall be collected prior to reshuffling the cards in a shoe. In no event shall the collection of any vigorish be deferred beyond such point. A Supervisor can allow vigorish to be carried over from one shoe to another. The amount of any vigorish shall be evidenced by the placing of a marker button containing the amount of vigorish owed in a rectangular space in front of the Dealer on the layout imprinted with the number of the participant owing such vigorish.

3. During the course of play, a good rule of thumb is to discreetly remind the customer when the commission reaches an amount equal to the denomination of checks played (\$25, \$100, \$500).

CONVERTING COMMISSIONS

1. Place the difference of the commission directly in front of the commission box.
2. Put the new commission lammer (s) on the front line of the commission box.
3. When all commissions are marked, you will now return all losing checks (dirty money) to the rack first. Second, move all your commissions from the front line back. Third, clean up all the lammers and checks in front of the commission.
4. If money or checks are thrown in to reduce the commissions while you are still busy with other transactions:
 - a) Take the money and checks and put them into the commission box that corresponds with the chair number. If possible, put the commission lammers on top of the checks.
 - b) Reduce the commission for the customer when all of your other transactions are completed.

NOTE: NEVER USE CHECKS FROM THE CENTER OF THE TABLE TO PAY OFF WINNING WAGERS.

Payoffs must also be proved by spreading the checks before they are pushed off. However, in order to speed check handling as much as possible, shortcuts are allowed for \$25 and \$100 checks, when the Supervisor is confident in the ability of the Dealer to handle money.

Twenty-five dollar checks prove themselves. Checks are drop cut up to a maximum of five high, sized into if required, and pushed off without spreading. One hundred dollar checks may be drop cut up to four high and pushed off without spreading provided the total payoff does not exceed \$400. For example a payoff of \$800 may be cut out of four \$100 checks and sized into a total of eight checks. This payoff must be proved by spreading one stack.

Five hundred and one thousand dollar checks may be drop cut up to five high, but any amount over three checks high must be proved by spreading. Payoffs involving six or eight checks may be cutout 3 and 3 or 4 and 4 respectively, but one stack, must be spread to prove the total.

Five thousand dollar checks must always be proved by spreading.

BUY-IN CASH, MARKER AND CHECKS

1. First play at the table:
 - a) Do not ask the player if they wish to make a wager this and. Call-out “Change Only”. If the player calls a bet, you now will try to place it.
 - b) Run down the money or checks.
 - c) Run down an equal amount of checks as follows:
 - 1) Up to \$1,000 - \$200 in 25’s checks. Balance in black.
 - 2) Over \$1,000 - \$2,000 – All in black.
 - 3) \$2,000 - \$5,000 - \$2,000 in black, balance in \$500 checks.
 - 4) Over \$5,000 – All \$500 checks.
2. Second buy-in:
 - a) Ask customer if he would like a wager this hand, how much and where. Call-out the amount and place the bet that is to be made.

COUNTING PAPER MONEY

All paper money will be counted only by Base Dealer on side of table it was handed in on. All stacks of paper money (same denomination) will be counted five bills down, five rows across. At this point, the Dealer will call-out amount to be verified by Supervisor, and then block bills into one neat stack. Repeat this procedure until all money is counted. Each new stack of 25 bills will be laid on top of and perpendicular to last stack.

Exception: \$50 and \$5 bills may be counted four bills down, five rows across.

TOKE PROCEDURES

1. When the player is betting the table maximum, the toke bet may not exceed \$100.
2. If the customer is allowed to bet more than the table maximum, the toke bet is still \$100.
3. If the player is betting less than the table maximum, he/she may bet \$100 for the Dealers.
4. A \$25 maximum bet is allowed for the Dealers on a tie bet.
5. A winning toke bet for the Dealers shall be paid in order around the table, at the same time Bank/Players are being paid. The customer’s bet is to be paid first, then the Dealer’s bet. The Dealer’s bet is to be picked up immediately after being paid.
6. Winning toke bets should be placed on the discard bucket lid immediately after being paid and should remain there until approval is given by the Supervisor to take them down.

7. Tokes will be placed in the toke box by the Stickperson only. Commission is not charged for winning toke bets on the Banker hand.
8. If a toke bet is made which is over the maximum allowed by these rules, the bet, or the portion of the bet which is over the maximum allowed, will receive no action, meaning it cannot be won or lost. Immediately following the decision on the hand, the bet or portion of the bet over the maximum shall be returned to the patron.

MISCELLANEOUS

1. Toke bets for Dealers are limited to \$25 for a tie and \$100 for banker or player. Larger bets are to be accepted without comment, but only paid or taken to the above limits. Should the customer question this procedure, a Supervisor will explain the company policy.
2. Dealers will always enforce procedures requiring collection of commissions and no late betting after "No more bets, cards please" is called. Occasionally, a Supervisor may alter the standards for certain customers or under certain conditions, but that is the prerogative of the Supervisor. Dealers will enforce standard procedures.
3. A Dealer will never go into the discard can for any reason without permission first from a Supervisor.
4. When a card is exposed that cannot be used for either the banker's or player's hand, a number of cards will be burned corresponding to the numerical value of the card exposed. The shoe will be brought to the center of the table by the Stickperson for this procedure.
5. When a card is drawn that is not exposed, it will be the next card used. The card will be placed under the drop paddle, not put back in the shoe. Any exception to normal procedure must be approved by the Pit Manager.
6. If there is only one player on the game, that player may keep the shoe if he wishes, until another player arrives. This lone player may also bet tie only when he has the shoe as long as there are no other players on the game.
7. Fills are placed on the game to the side of the Stickperson opposite the shoe.
8. The new Stickperson pushes in on the same side of the Dealer as the shoe so that the newly arriving Stickperson's view is not blocked.
9. Base Dealers push into the inside. Dealers leaving the game must clear their hands in plain view of the Supervisor.

10. The card discard can lid called the “wood” s always to be maintained in such a manner that the drop slot lies on a line so as to divide the game in half, chairs 1-7 on one side and chairs 8-15 on the other.
11. When a player is ready to leave the game, do not ask to color him up. The smaller the denomination chip a player has, the more likely he will play it on another table, rather than cashing it out at the Cage. If player asks to be colored up, we will certainly accommodate him.
12. Cut-out payoffs do not just pick chips from rack.

BACCARAT SHILLS

1. Whenever necessary, Shills or Starters will be used to facilitate a game by providing extra players to run the shoe. On a dead game, one Shill will be used when possible to run occasional hands, thus simulating an actual game.
2. Shills are an important part of the crew. While on the game, Shills will be alert and attentive. They are an extra pair of eyes and should inconspicuously notify a Floor Supervisor if they see a suspicious move by a player, etc. when they go on break.
3. No talking on live games between Shills and Dealers.
4. Shills will always be ready when the shoe is passed to them. Their bet will be properly marked.
5. Shills will slide cards to Stick causing minimum of effort for Stick to reach. They will not expose cards, nor will they remove a card from the shoe, before being asked by the Stick.
6. Shills will always hand in money and clear hands before leaving the game and after inside Dealer has acknowledged money. Shills will never push out when they possess the shoe.
7. Shills will always be neatly dressed and well groomed.
8. The game should never be slowed down due to the actions of the Shill.
9. Shills may vary their seating, but do not sit next to Base Dealers.
10. Shill's bets will be paid and taken when they have the shoe and/or when there is another player on the same side of the game.

CREDIT PROCEDURES

Markers

Should a customer request checks on credit from a Dealer, the Dealer will call the amount requested and the chair number of the customer; (\$5,000, Chair 6). No customer is to be given checks on credit, unless authorized by a Manager or Floor Supervisor. Before any checks are issued to a customer, a lamer or lammers representing the total transaction is placed on the top line of the commission box corresponding to the customer's seat. Once the checks have been displayed and the amount okayed by a Supervisor, they are pushed off to the customer and the lamer is moved to the back line of the commission box.

Having obtained the customer's signature on the marker, the Supervisor will present the paperwork to the Dealer. The Dealer will verify that all information is accurate and will sign the issue slip, remove the lamer from the commission box, and drop the issue slip in the box. Recording marker transactions accurately is the joint responsibility of the Dealer and Supervisor.

When a customer indicates he wishes to buy back a marker, he will pass the checks to the Dealer who will verify the amount and call "marker down" and the chair number of the customer. The checks will be placed on the wood corresponding to the location of the customer around the table and capped with a corresponding lamer used for repayment.

Once the Supervisor has returned the marker to the customer, he will place the repayment voucher next to the checks. The Dealer will verify the transaction as to the amount of the Supervisor's signature, and when satisfied it is accurate, countersign the repayment voucher. As part of the process of verification, the Dealer will place the repayment voucher and prove the payback amount while signing. The repayment voucher is then dropped and the checks put in the rack.

The same procedure as above is used for marker buy-backs involving cash or a combination of cash and checks.

CALL BETS

Call betting is a unique type of betting method. Whole bets are asked for or "called" by the customer and the Dealer and Supervisor keep track of the betting using lammers. Since at times no checks change hands and the usual simple self-proving methods of take and pay is not used, clear and accurate verbal communication is very important. A player is allowed only one call bet, except when auxiliary rim card is used.

No customer is to be given a call bet by a Dealer unless first authorized by a Supervisor. Should a customer request a call bet, the Dealer will repeat the call in a loud and clear manner stating the amount, whether it is a bank, player or tie bet, and the seat location of the customer. For example, \$5,000 called bank chair six. This bet and every call bet must be approved by a Supervisor before the bet can be booked and any further action taken.

Once the Supervisor authorizes the bet, the Dealer places lammers representing the amount called on the layout. The Dealer then cuts out an equal number of checks and places them in the appropriate betting location. When a decision is made on the wager, the call bet must be paid

off. If the customer wins, he must pay off the call bet. If the bet loses, the customer must either pay off with cash, marker or gaming checks. When the call bet is satisfied, the lammers must be removed from the commission box.

Call bets made for Dealers are immediately marked in the commission box and checks corresponding to the amount are placed on the betting spots on the layout.

RIM CARD PROCEDURE

1. Dealer and Supervisor initial every entry.
2. Rim card will only be used on one game at a time.
3. Method of payment must be identified when reducing, i.e. cash, table checks, marker.
4. Circle only when entire amount paid.
5. Marker number must be used when paying via marker.
6. Whenever marker amount exceeds amount on rim card, make amount on card equal marker written. (Example: customer owes \$80,000 and says, "just make marker for \$100,000". Increase rim card to \$100,000 and pay-off with marker).
7. Rim cards must be completed and cleared before the end of one shift and start of the next.
8. Swing Pit Managers will turn in rim cards at the end of the shift.
9. One player per card.

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