



# United States Department of the Interior

OFFICE OF THE SECRETARY  
Washington, D.C. 20240

Mr. Niels C. Holch, Esq.  
McGuiness & Holch  
400 North Capitol Street, N.W.  
Hall of States Building, Suite 585  
Washington, D.C. 20001

JUN 4 1993

Dear Mr. Holch:

On April 21, 1993, we received from you the Compact Between the Oneida Indian Nation of New York (Nation) and the State of New York dated April 16, 1993.

We have reviewed the Compact and conclude that it does not violate the Indian Gaming Regulatory Act (IGRA), Federal law, or our trust responsibility. Therefore, pursuant to my delegated authority and Section 11 of the IGRA, we approve the Compact. The Compact shall take effect when notice of our approval, pursuant to Section 11(d)(3)(B) of IGRA (25 U.S.C. § 2710(d)(3)(B)), is published in the FEDERAL REGISTER.

The Compact authorizes gaming on Nation lands in general terms that paraphrase the IGRA definition of "Indian lands." These lands include the Nation's recognized 32 acre tract in Madison County near the City of Oneida where gaming is currently being conducted. The Compact does not specifically refer to the site where we understand the Nation has built a major new facility in anticipation of being able to conduct gaming in the future. Since the Compact tracks the "Indian lands" definition of IGRA, we need not decide and take no position with regard to whether this new facility is on "Indian land" as that term is used in IGRA.

Notwithstanding our approval of the Compact, be advised that Section 11(d)(1) of the IGRA (25 U.S.C. § 2710(d)(1)) requires that gaming cannot be conducted without a tribal gaming ordinance approved by the Chairman of the National Indian Gaming Commission (NIGC). On July 8, 1992, the NIGC published in the FEDERAL REGISTER proposed regulations to govern approval of Class II and Class III gaming ordinances.

The final regulations were published in the FEDERAL REGISTER on January 22, 1993 (58 Fed. Reg. 5802), and became effective on February 22, 1993. Under the statute and regulations, even previously existing gaming ordinances must be submitted to the NIGC for approval when requested by the Chairman.

In addition, if the Nation intends to enter into a management contract for the operation and management of the Nation's gaming facility, such contract must be submitted to and approved by the Chairman of the NIGC pursuant to Section 11(d)(9) of the IGRA (25 U.S.C. § 2710(d)(9)) and the NIGC's regulations. The Nation may want to contact the NIGC at (202) 632-7003 for further information on submitting the ordinance and the management contract for approval by the NIGC.

We wish the Nation and the State success in this economic venture.

Sincerely,

A handwritten signature in black ink, appearing to read "Dennis Thompson". The signature is fluid and cursive, with a long horizontal stroke at the end.

Acting Assistant Secretary - Indian Affairs

Enclosures

Identical Letter Sent To: Honorable Mario Cuomo  
Governor of New York  
State Capitol  
Albany, New York 12224

cc: Mr. Raymond Halbritter  
Oneida Indian Nation of New York  
P.O. Box 1 - West Road  
Oneida, New York 13421

Mr. Wilbur Homer  
Oneida Indian Nation of New York  
P.O. Box 1 - West Road  
Oneida, New York 13421

Honorable Richard G. Hill  
Chairman, Oneida Tribal  
Business Committee  
P.O. Box 365  
Oneida, Wisconsin 54155-0365

Alfred Day  
Oneida of the Thames Band Council  
Administration Office  
Rural Route 2  
Southwold, Ontario  
NOL2G0

William W. Taylor, III  
Daniel S. Press

Eastern Area Director w/copy of approved Compact  
Supt., New York Field Office w/copy of approved Compact  
National Indian Gaming Commission w/copy of approved Compact  
New York United States Attorney w/copy of approved Compact

NATION-STATE COMPACT  
BETWEEN THE  
ONEIDA INDIAN NATION OF NEW YORK  
AND THE  
STATE OF NEW YORK



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NATION-STATE COMPACT  
Between the  
ONEIDA INDIAN NATION OF NEW YORK  
and the  
STATE OF NEW YORK

THIS COMPACT is made and entered into on March      , 1993, by and between the ONEIDA INDIAN NATION OF NEW YORK and the STATE OF NEW YORK.

RECITALS

WITNESSETH:

WHEREAS, the Oneida Indian Nation of New York (hereinafter "the Nation") is an Indian Nation recognized by the United States of America, with all sovereign powers and rights thereto pertaining; and

WHEREAS, the State of New York (hereinafter "the State") is a state of the United States of America, with all sovereign rights and powers thereto pertaining; and

WHEREAS, the Nation and the State each have the authority to govern within their respective jurisdictions; and

WHEREAS, the Congress of the United States has enacted into law the Indian Gaming Regulatory Act (hereafter "the Act" or "IGRA") which provides in part that a Compact be negotiated between an Indian Nation and a State to govern the conduct of activities which constitute Class III gaming as defined by the Act; and

WHEREAS, the Nation and the State have mutually agreed, pursuant to the Indian Gaming Regulatory Act, to the following provisions governing the conduct of Class III gaming activities on the lands of the Nation in order to: (a) promote tribal economic development, self-sufficiency, and strong tribal government; (b) protect the health, welfare and safety of the citizens of the Nation and the State; (c) develop and implement a means of regulation for the conduct of Class III gaming on Nation lands to insure the fair and honest operation of such gaming activities; and (d) maintain the integrity of all activities conducted in regard to Class III gaming; and

WHEREAS, nothing in this Compact is intended to affect the operation by the Nation of any Class I or Class II gaming as defined in the Act; and

NOW, THEREFORE, the ONEIDA INDIAN NATION OF NEW YORK and THE STATE OF NEW YORK, in consideration of the mutual undertakings and agreements hereinafter set forth, do enter into a Compact as provided for herein.

#### **SECTION 1. DEFINITIONS.**

For purposes of this Compact:

(a) "Act" or "IGRA" means the Indian Gaming Regulatory Act, Pub.L. 100-497, 102 Stat. 2467, codified at 25 U.S.C. §§ 2701-21 and 18 U.S.C. §§ 1166-68 (1988 & Supp. II).

(b) "Board" means the New York State Racing and Wagering Board, its authorized officials, agents, and representatives acting

in their official capacities or other such agency of the State as the State may from time to time designate by written notice to the Nation as the State agency responsible for the regulation of Class III gaming jointly with the Oneida Indian Nation of New York Gaming Commission.

(c) "Class III Gaming" means those forms of gaming that are not Class I or Class II gaming, as defined in subsections (6) and (7) of Section 4 of the Act, 25 U.S.C. § 2703.

(d) "Compact" means this agreement between the Oneida Indian Nation of New York and the State of New York.

(e) "Commission" or "Nation gaming agency" means the Oneida Indian Nation of New York Gaming Commission, its authorized officers, agents and representatives acting in their official capacities or such other agency of the Nation as the Nation may from time to time designate by written notice to the State as the Nation agency responsible for the regulation of Class III gaming jointly with the Board.

(f) "Division" shall mean the New York State Division of Criminal Justice Services, its authorized officials, agents, and representatives acting in their official capacities.

(g) "Enterprise" means any individual, trust, corporation, partnership, or other legal entity of any kind other than a business or entity wholly owned and operated by the Oneida Indian Nation of New York; provided, however, that with respect to any corporation, the term "enterprise" shall include each other corporation or other legal entity which directly or indirectly

controls a majority of the voting interests in such corporation; and further provided, that with respect to any partnership, trust, or other form of unincorporated business organization, the term "enterprise" shall include each corporation or other legal entity which controls a majority of the voting interests in such organization.

(h) "Gaming employee" means any natural person employed in the operation or management of Class III gaming authorized by the provisions of this Compact, whether employed by the Nation or by any enterprise or management contractor providing on-site services to the Nation within a Class III gaming facility, including, but not limited to, Class III gaming facility managers and assistant managers; accounting personnel assigned to Class III casino-related transactions; Class III gaming facility security personnel; Class III gaming facility surveillance personnel; credit executives; Class III gaming facility cashier supervisors; Class III gaming facility cashiers; dealers or croupiers; box men; floormen; pit bosses; shift bosses; cage personnel; collection personnel; computer operators and technicians; food and beverage personnel and any other natural person whose employment duties require or authorize access to restricted areas of the gaming facilities not otherwise opened to the public.

(i) "Gaming equipment" means any machine or device which is specially designed or manufactured for use in the operation of any Class III game or activity.

(j) "Gaming facility" means any building in which Class III gaming, as authorized by this Compact, is conducted on Nation lands and shall include all public and non-public areas of any such building.

(k) "Gaming operation" means any enterprise, business or activity operated or authorized to operate by the Nation on its lands for the purpose of conducting any form of Class III gaming.

(l) "Gaming services" means those services provided to the Nation gaming operation in connection with the operation of Class III gaming, including maintenance or security services for the Class III gaming facility, gaming schools or training activities, promotional services, printing or manufacture of betting tickets, and manufacture, distribution, maintenance, testing or repair of gaming equipment.

(m) "Gaming supplies" mean those goods or supplies which are specially designed for use in the operation of any Class III game or activity.

(n) "Nation" means the Oneida Indian Nation of New York, its authorized officials, agents and representatives acting in their official capacities.

(o) "Nation lands" means the reservation lands of the Nation or lands within the State over which the Nation exercises governmental power and that are either (i) held by the Nation or an individual member of the Nation subject to restriction by the United States against alienation; or (ii) held in trust by the

United States for the benefit of the Nation or an individual member of the Nation.

(p) "Nation law enforcement agency" means the police force or agency established and maintained by the Nation.

(q) "Principal" means with respect to any enterprise: (i) each of its officers and directors; (ii) each of its principal management employees, including any chief executive officer, chief financial officer, chief operating officer, or general manager; (iii) each of its owners or partners if an unincorporated business; (iv) each of its shareholders who owns more than ten percent (10%) of the shares of the corporation if a corporation; and (v) each person other than a banking institution who has provided financing for the enterprise constituting more than ten percent of the total financing of the enterprise.

(r) "State" means the State of New York, its authorized officials, agents, representatives or agencies acting in their official capacities.

(s) "State law enforcement agency" means the New York State Police or such other law enforcement agency of the State as the State may from time to time designate by written notice to the Commission as the law enforcement agency of the State which will have responsibility for law enforcement with respect to Class III gaming as authorized by the provisions of this Compact.



**SECTION 2. AUTHORIZED CLASS III GAMING.**

(a) Authorized Games and Activities. The Nation may conduct a within the Nation lands those games and activities enumerated in Appendix A, which is made a part of this Compact, in accordance with the specifications described for those games and activities in that Appendix.

(b) Authorized Gaming Facilities. The Nation shall establish one or more gaming facilities on the Nation lands for the operation of any game or activity authorized pursuant to subsection (a) of this Section.

**SECTION 3. THE ONEIDA INDIAN NATION GAMING COMMISSION.**

(a) Establishment. The Oneida Nation will establish an Oneida Indian Nation of New York Gaming Commission or another such agency of the Nation as the Nation agency responsible for the regulation of Class III gaming consistent with the provisions of this Compact.

(b) Authority. Such agency shall have full jurisdiction over and shall have responsibility for Nation Class III gaming operations. This agency shall have and perform duties and powers as prescribed by the Nation consistent with the Act, this Compact, and any applicable laws of the Nation.

(c) Hours and Days for Gaming. The Commission will establish the hours and days of operation of gaming facilities operated under this Compact. In the event there are changes in the dates and hours of operation, the Commission will notify the State no less than ninety (90) days in advance of those changes.

(d) Management Contract. In the event that the Nation enters into a contract for the management of any Class III gaming facility, that contract will expressly require the management contractor to comply with the terms of this Compact and its Appendices.

(e) Members and Employees. The Nation shall have sole discretion to select the members and employees of the Commission. Employees of the Commission shall meet standards for character and integrity no less stringent than the standards imposed by the Racing and Wagering Board for its own employees. All employees of the Commission shall, as a condition of employment, be required to undergo fingerprint and background checks by the State Law Enforcement Agency and be certified by the Racing and Wagering Board, which shall apply the criteria for gaming employees set forth in Section 6(e). The Board shall grant or deny temporary certifications for Commission employees under the same timetable as that applied for gaming employees in Section 6. Members of the Commission shall, upon assuming their offices, also receive fingerprint and background investigations, the results of which, along with an advisory opinion, shall be provided by the Board to the designated representative of the Nation government.

(f) Identification Badges. Employees of the Commission shall when at a gaming facility wear on their outer garments color coded identification badges issued by the Commission.

**SECTION 4. NEW YORK STATE RACING AND WAGERING BOARD.**

(a) Board Review Authority. The State shall exercise its regulatory and oversight role under this Compact through its Racing and Wagering Board. Personnel employed by the Board shall have unfettered access to all areas of the gaming facilities including the surveillance room(s) during all hours of operation without prior notice. However, personnel employed by the Commission shall accompany Board personnel into secured areas where money is counted or kept. Representatives of the Board shall be permitted to enter all other non-public areas of the gaming facility by giving notice to a designated representative of the Commission who shall, immediately upon receiving such notice, unlock or cause to be unlocked the non-public area and immediately ensure that the representative of the Board is permitted to enter. In performing their regulatory and oversight role under this Compact, Board personnel shall take all reasonable measures to avoid interfering with the conduct of the Nation gaming operations. Each Nation gaming operation shall provide reasonable office spaces and reserved parking spaces adjacent to the gaming facility for the Board and the State law enforcement agency.

(b) Access to Records. Copies of daily inspection reports made by Commission employees and copies of any patron complaints respecting the gaming operations shall be submitted to the Board on a daily basis. In the course of any investigation by the Board of matters within its jurisdiction, the Board may request, and the Nation or its operator shall provide to the Board, business and

accounting records of its gaming operations necessary to the conduct of that investigation. Records provided to the State by the Nation or its operator pursuant to this obligation shall be deemed confidential and proprietary financial information belonging to the Nation and shall not be subject to public disclosure by the State without the express written consent of the Nation. Such records shall remain the property of the Nation and shall be returned to the Nation at the conclusion of the investigation, unless the records constitute evidence in a criminal proceeding.

(c) Identification Badges. Identification badges to be worn by Board employees while at a gaming facility shall be issued by the Commission and be prominently appended to the approved location on the employee's outer garment. Such identification badges will not contain any insignia or wording identifying the State of New York but will present a distinctive color code that will identify its wearer as an employee of the Board. Upon issuance of each badge, the name of its recipient, employment position and badge number shall immediately be forwarded to the Board and the Nation gaming operation. No uniforms shall be worn by representatives of the Board.

(d) Number of Board Employees at a Gaming Facility. The Board shall not cause to be present at a gaming facility operated pursuant to this Compact more employees than are reasonably necessary to carry out its functions. The Nation shall not contest the Board's right under this provision to the presence in the gaming facility of no less than two inspectors per shift for

twenty-four (24) hours each day to execute its responsibilities under this Section. Any additional personnel shall be mutually agreed to by the parties at the annual assessment of costs meeting.

(e) Quarterly Meetings. In an attempt to develop and foster a relationship in the enforcement of the provisions of this Compact, representatives of the Board, the State law enforcement agency and the Commission shall meet, not less than on a quarterly basis, unless otherwise agreed, to review past practices and examine methods to improve the regulatory and enforcement program created by this Compact.

#### SECTION 5. LAW ENFORCEMENT MATTERS.

(a) Jurisdiction of the State. Nothing in this compact shall alter the jurisdiction of the State of New York over Indian Land as provided by applicable law.

(b) Powers of the State Law Enforcement Agency. Members of the State law enforcement agency in the course of their official duties shall have unfettered access to all areas of the gaming facility as well as to auxiliary facilities, subject only to State and Federal constitutional limitations. Such members shall not be denied access to any area in or about the gaming facility in the course of those duties.

(c) Identification Badges. The Commission shall issue color-coded identification badges to the members of the State Police casino detail. Such badges shall remain the property of the

Commission and must be returned to it at the conclusion of the member's service in the detail.

(d) Powers of the Nation Law Enforcement Agency. If the Nation establishes a law enforcement agency and the parties agree that its members are adequately trained and certified, its members may exercise concurrent authority with that of the State law enforcement agency to maintain public order and safety and to enforce applicable criminal laws of the State. The Nation law enforcement agency shall cooperate with representatives of the State law enforcement agency for the promotion of public order and safety and the prosecution of any offenders.

(e) Role of State Police Upon Establishment of Nation Law Enforcement Agency. Upon mutual agreement by the Nation and the State that the members of the Nation law enforcement agency are adequately trained and certified, the parties shall meet at the next annual assessment or costs meeting between the Nation and the State to reach mutual agreement on the respective roles of the Nation and the State law enforcement agencies in maintaining public order and safety and in enforcing applicable criminal laws. It is understood that the State does not by this agreement to negotiate as to the role of the Nation law enforcement agency agree to cede or surrender its authority under 25 U.S.C. § 232 and 233; and it is further understood that the State Police will remain the sole law enforcement agency charged with the duty of conducting background investigations provided for in this Compact and shall perform a law enforcement function at the gaming facility.

(f) Nation Security Personnel. The Nation shall provide security personnel to protect each gaming facility, its employees, patrons and their property. Such security personnel shall serve as liaisons to the law enforcement personnel. Nation security personnel shall wear badges pursuant to the provision of Section 6(m) or other apparel publicly identifying them as Nation security personnel.

(g) Coordination of Law Enforcement. Law enforcement officers and Nation security personnel shall comply with all reasonable requests by any representative(s) of the other to promote public order and safety as well as the enforcement of applicable laws.

#### SECTION 6. LICENSING OF GAMING EMPLOYEES.

(a) Requirement for Gaming Employee Licensing. No person may commence or continue employment as a gaming employee unless he or she is the holder of a valid gaming employee license issued by the Commission in accordance with the provisions of this Section.

(b) Procedure for License Applications. Each applicant for a gaming employee license shall submit a completed license application in quadruplicate to the Nation gaming operation on a form prescribed by the Commission and the Board. The gaming employee license application shall contain such information, documentation and assurances as may be required concerning the applicant's personal and family history, personal and business references, criminal conviction record, business activities,

financial affairs, gaming industry experiences, gaming school education and general educational background. Each completed application shall be accompanied by two (2) sets of the applicant's fingerprint cards, three (3) current photographs, a signed release authorizing a background investigation, and the appropriate fee, if any. The Nation gaming operation shall provide one copy of the license application to the Commission, accompanied by a current photograph, and two (2) copies of the application to the Board, accompanied by the fingerprint cards, the remaining current photographs, any relevant fee, and the release.

(c) License Fees. The Commission may assess a fee for processing the gaming employee license application and for each renewal. The Board shall establish an appropriate fee for processing the applicant's fingerprint cards and such fee shall be made payable to the Board upon submission of the application and is not refundable.

(d) Background Investigation of Applicants. The Board shall forward a copy of the application and one of the photographs to the State law enforcement agency which shall conduct a background investigation of the applicant. The Board shall forward the fingerprint cards and the appropriate fingerprint processing fee to the Division for a fingerprint-based search of the State criminal history record files and for forwarding to the Federal Bureau of Investigation for a fingerprint-based search of the Federal criminal history record files. The State law enforcement agency shall report the results of its investigation to the Board. The



Division shall forward the results of the criminal records searches to the Board and shall maintain the fingerprint records on a full search and retain basis until such time as the Division is notified that such person is no longer employed in Class III gaming. Such notification shall occur immediately following the termination of such Class III gaming activity.

(e) Action by the Commission.

1. The Commission may deny a gaming employee license to any applicant who:

- a. is under the age of 18;
- b. has been convicted of a felony;
- c. has been convicted of any form of bookmaking or other form of illegal gaming;
- d. has been convicted of any fraud or material misrepresentation in connection with gaming;
- e. has been found through an administrative determination to have violated any law, rule or regulation relating to gaming for which termination of employment or revocation of license might be imposed;
- f. has otherwise been determined to be a person whose prior activities, criminal record, if any, or reputation, habits and associations pose a threat to the effective regulation of gaming or create or enhance the chances of unfair or illegal practices, methods, and activities in the conduct of the gaming permitted pursuant to this Compact; or

g. has failed to provide any information reasonably required to investigate the applicant for a gaming employee license or to reveal any fact material to such application, or has furnished any information which is untrue or misleading in connection with such application.

2. The Commission shall deny a license to any applicant for a position as a gaming employee who is denied certification by the Board pursuant to subsection (f).

3. Upon approval of a license application, the Commission shall send appropriate notification to the applicant, the Nation gaming operation and the Board. The notice shall include the name of the licensee and the license number.

4. Any information received by the Nation gaming operation bearing upon the eligibility for license of any applicant or licensee shall be submitted immediately to the Commission and the Board.

(f) Action by the Board.

1. The Board shall issue a gaming employee certification to any applicant unless he or she meets any of the criteria set forth below. The Board may deny certification to any applicant who:

a. is under the age of 18;

- b. has been convicted of a felony;
- c. has been convicted of any form of bookmaking or other form of illegal gaming;
- d. has been convicted of any fraud or material misrepresentation in connection with gaming;
- e. has been found through an administrative determination to have violated any law, rule or regulation relating to gaming for which termination of employment or revocation of license might be imposed;
- f. has otherwise been determined to be a person whose prior activities, criminal record, if any, or reputation, habits and associations pose a threat to the effective regulation of gaming or create or enhance the chances of unfair or illegal practices, methods, and activities in the conduct of the gaming permitted pursuant to this Compact; or
- g. has failed to provide any information reasonably required to investigate the applicant for a gaming employee license or to reveal any fact material to such application, or has furnished any information which is untrue or misleading in connection with such application.

2. The Board shall send appropriate written notice of certification or denial of certification to the Commission and, in the case of a denial, the notice of denial shall be sent to the applicant. In the event of a denial of certification, the

Board shall provide the reasons therefor in the notice of denial.

3. Any information received by the Nation gaming operation bearing upon the eligibility of certification of any applicant or licensee shall be submitted immediately to the Board and the Commission.

(g) Temporary Licensing and Certification. The Nation gaming operation may request the Commission to issue a temporary license for any applicant. In that event, the Commission shall request the Board to issue a temporary certification for that applicant and submit the relevant application, including the applicant's fingerprints, to the Board. The Board shall issue a temporary certification for any applicant whose application discloses no grounds reasonably sufficient to disqualify him or her in the judgment of the Board and the Board's fingerprint (or other) check with the Division does not disclose grounds for denial of certification. All applications for temporary certification submitted within four (4) months following the approval of this Compact by the Secretary of the Interior shall be granted or denied within seven (7) business days of the request by the Commission and receipt by the Board of the completed application and related documents. All requests for temporary certification submitted after the first four (4) months shall be granted or denied by the Board within five (5) business days of the request by the Commission and receipt by the Board of the completed application

and related documents; provided, however, that the Board may request that the seven (7) business day period apply for an additional three (3) month period upon a showing that it is impossible to obtain the results of fingerprint checks within the required period. The Commission may issue a temporary license providing that the Board has issued a temporary certification to the applicant. The temporary certification and temporary license shall remain in effect until either is suspended, revoked or until such time as an annual certification and license are issued. If the Board denies issuance of a temporary certification, it shall notify the Commission setting forth the reason(s) for the denial in writing. Such denial shall not interrupt the processing of the application for an annual license and certification unless such application is withdrawn by the Nation gaming operation.

(h) Issuance and Duration of License. The Commission, in its sole discretion, may issue or refuse to issue a license to any applicant who has received a certification from the Board. The license shall be in a form prescribed by the Commission and shall be effective for a period of not more than one year unless otherwise prescribed by the Commission; provided that a licensed gaming employee who has timely and properly applied for a license renewal may continue to be employed under the expired license until such time as final action is taken on the renewal application by the Commission and the Board. Upon termination of a licensee's employment, the Nation gaming operation shall give written notice

of termination to the Board which shall immediately notify the Division.

(i) ~~Renewal of License~~ An applicant for a license renewal shall submit a renewal application in quadruplicate to the Nation gaming operation on forms prescribed by the Commission and the Board which shall not require the applicant to furnish historical data previously submitted. The Nation gaming operation shall forward one (1) copy to the Commission and two (2) copies of the renewal application to the Board for renewal certification. The Board shall forward a copy of the renewal application to the State law enforcement agency for its review. No additional background investigation of an applicant for renewal shall be required unless new information concerning the applicant's suitability or eligibility for a license is received by the Nation gaming operation, the Commission, the Board or State law enforcement agency. The Board shall recertify an applicant unless the new information is reasonably sufficient to disqualify him or her in the judgment of the Board pursuant to subsection (f)(1). The Commission may renew the license of any employee who meets the qualifications of this Section and is recertified by the Board. The Commission shall notify the Board of its grant of any renewal application.

(j) Denial, Suspension or Revocation of Certification by the Board

Upon a denial of an initial annual license certification, the Board shall notify in writing, the applicant, the Commission and the Nation gaming operation. The notice shall set forth the

reason(s) for denial. The Board may suspend, revoke or deny a renewal of any gaming employee certification for any violation of this Compact or if new information concerning facts arising either prior to or since the issuance of the initial certification, or any renewal thereof, is received by the Board which information would justify denial of such initial certification, or any renewal thereof. The action of the Board in denying an initial annual license certification is reviewable in the State Supreme Court upon petition of the applicant. No certification shall be suspended, revoked or renewal denied except after notice and hearing under the State Administrative Procedures Act and the applicable rules and regulations of the Board and may be reviewable pursuant to Article 78 of the New York Civil Practice Laws and Rules in the State Supreme Court upon petition by the applicant. The Board shall have the authority to summarily suspend a certification pursuant to such administrative procedures. Upon the suspension or revocation of a certification by the Board, the Commission shall accordingly suspend or revoke the license of the gaming employee.

(k) Denial, Suspension and Revocation of License by the Commission.

Upon a denial of an initial license application, the Commission shall notify in writing, the applicant, the Board and the Nation gaming operation. The notice shall set forth the reason(s) for the denial. The Commission may suspend, revoke or deny a renewal of any gaming employee license for any violation of this Compact or Nation ordinances or if new information concerning facts arising either prior to or since the issuance of the initial

license, or any renewal thereof, comes to the attention of the Commission which information would justify denial of such initial license. The Commission shall immediately notify the Board of every denial, suspension and revocation of a gaming employee license.

(1) Display of License. The license issued by the Commission shall be carried on the person of the licensee in a manner prescribed by the Commission at all times while at a gaming facility. The license shall be surrendered to the Commission upon license suspension, revocation or upon termination of employment.

(m) Identification Badges. The Commission shall establish standards and procedures for the issuance and wearing of serially numbered identification badges by all gaming employees. No person shall have access to any restricted area in a gaming facility without having an authorized and valid identification badge issued by the Commission prominently appended to the approved location on the employee's outer garment. The Commission shall code the design, color(s), wording and lettering of the identification badge in accordance with job title of the employee. Such identification badge shall remain the property of the Commission and must be surrendered by the licensed gaming employee upon the demand by an authorized Commission representative where such employee has been suspended, charged or discharged for violation of any applicable law of the Nation, the United States or the State, or has terminated his or her employment. Upon issuance of the badge, the



name of each recipient, his or her employment position, and the code assigned to his or her badge shall be forwarded to the Board.

**SECTION 7. REGISTRATION OF GAMING SERVICE ENTERPRISES.**

(a) Requirements for Registration. No enterprise may provide gaming services, gaming supplies or gaming equipment to the Nation gaming operation unless it is the holder of a valid gaming service registration issued by the Board in accordance with the provisions of this Section.

(b) Procedures for Registration. Each applicant for a gaming service registration shall submit a completed registration application in quadruplicate, two copies of which the Commission shall, if it wishes the application considered, promptly forward to the Board. The gaming registration application shall be on a form prescribed by the Board and shall contain such information, documentation and assurances as may be required by the Board, including identification of all of the applicant's principals. Each principal shall submit a completed informational form in duplicate to the Board which shall contain the principal's personal, business and family history, personal and business references, criminal conviction record, business activities, financial affairs, prior gaming industry experience, source of funds used to acquire an interest in the enterprise and general educational background. The informational form shall include a signed release on a form prescribed by the Board authorizing a

background investigation, two (2) sets of fingerprint cards with any appropriate fee and two (2) current photographs.

(c) Fees. Each application for registration and renewal shall be accompanied by a fee payable to the Commission in an amount set by the Commission.

(d) Background Investigation of Applicants. The Board shall forward a copy of the application and informational form(s) and one photograph of each principal to the State law enforcement agency which shall conduct background investigations of the applicants. The Board shall forward the fingerprint cards and the appropriate fingerprint processing fees to the Division for a fingerprint-based search of the State criminal history records files and for forwarding to the Federal Bureau of Investigation for a fingerprint-based search of the Federal criminal history record files. The State law enforcement agency shall report the results of its investigation to the Board. The Division shall forward the results of the criminal record searches to the Board and shall maintain the fingerprint records on a full search and retain basis until such time as it is notified that such gaming service registrant and principals are no longer involved in Class III gaming operated by the Nation; such notification shall occur immediately following the termination of such Class III gaming activity.

(e) Action by Board. The Board shall issue a registration to any gaming service enterprise unless it:

1. has been convicted of a felony;

2. has been convicted of any form of bookmaking or other forms of illegal gambling;
3. has been convicted of any fraud or material misrepresentation in connection with gaming;
4. has been found through an administrative determination, to have violated any law, rule or regulation relating to gaming for which termination of employment or revocation of registration might be imposed;
5. has otherwise been determined to be a person whose prior activities, criminal record, if any, or reputation, habits and associations pose a threat to the effective regulation of gaming or create or enhance the chances of unfair or illegal practices, methods and activities in the conduct of the gaming permitted pursuant to this Compact;
6. has failed to provide any information reasonably required to investigate the application for registration or to reveal any fact material to such application, or has furnished any information which is untrue or misleading in connection with such application; or
7. has a principal who is disqualified by virtue of sub-paragraphs (1), (2), (3), (4), (5), or (6) of this subsection or is under the age of 18.

Upon approval of the application, the Board shall issue a gaming service registration and send appropriate written notice to the applicant, the Commission and the Nation gaming operation. In the event that the Board denies a registration application, the Board shall notify in writing, the applicant, the Commission and the Nation gaming operation of the reasons for the denial.

(f) Temporary Gaming Service Registration.

The Board shall, upon request of the Commission, issue a temporary gaming service registration pending the processing of the application for gaming service registration and informational form(s) (i) when there are no grounds apparent on the face of the

application or informational form(s) reasonably sufficient to disqualify the applicant and the fingerprint (or other) check of each principal made by the Division at the request of the Board does not disclose grounds for disqualification; or (ii) when the applicant is registered as a gaming enterprise in Connecticut or New Jersey. All applications for temporary gaming service registration submitted within four (4) months following the approval of this Compact by the Secretary of the Interior shall be granted or denied within seven (7) business days of the request by the Commission and receipt by the Board of the completed application and related documents. All requests for temporary registration submitted after the first four (4) months shall be granted or denied by the Board within five (5) business days of the request by the Commission and receipt by the Board of the completed application and related documents; provided, however, that the Board may request that the seven (7) business day period apply for an additional three (3) month period upon a showing that it is impossible to obtain the results of fingerprint checks within such period. The temporary gaming service registration shall remain in effect until suspended, revoked or until such time as an annual registration is issued. If the Board refuses to issue a temporary gaming service registration it shall notify the Commission setting forth the reason(s) for refusal in writing. The denial of a temporary gaming service registration shall not interrupt the processing of the application for annual registration unless such

application(s) is (are) withdrawn by the applicant or the Nation gaming operation.

(g) Duration of Registration. Any gaming service registration issued by the Board shall be effective for not more than one year unless a longer period is prescribed by the Board; provided, that a registrant that has timely and properly applied for a renewal may continue to provide services or equipment under an expired registration until final action is taken upon the renewal application and informational form(s) by the Board.

(h) Renewal of Gaming Service Registration. A renewal applicant and its principals shall submit a renewal application and informational form(s) in quadruplicate to the Commission which shall forward two (2) copies to the Board and a copy to the Nation gaming operation. An applicant and its principals shall not be required to re-submit historical data previously furnished to the Board. The renewal application and informational form(s), copies of which shall be forwarded by the Board to the State law enforcement agency and shall be reviewed by both agencies. No additional background investigation of an applicant for renewal shall be required unless new information concerning the applicant's continuing suitability or eligibility for a gaming service registration is received by the Board, the State law enforcement agency, the Commission and the Nation gaming operation. The Board shall renew a gaming service registration unless the new information is sufficient to disqualify the applicant pursuant to subsection (e) of this Section.

(i) Display of Registration and Badge. The gaming service registration form shall be prescribed by the Board. Each employee of the registered enterprise whose duties require such employee to have access to the gaming floor must be licensed as a gaming employee and shall be issued and wear a badge prescribed by the Commission identifying that person as an employee of the registrant. Upon suspension, revocation or termination of the registration of the gaming service enterprise, the registration shall be surrendered to the Board and all licenses and badges surrendered to the Commission.

(j) Denial, Revocation or Suspension of Registration and Appeal.

Upon a denial of an initial registration application the Board shall notify in writing, the applicant, the Commission and the Nation gaming operation. The notice shall set forth the reasons for the denial. The action of the Board in denying an initial application may be reviewable pursuant to Article 78 of the New York Civil Practice Laws and Rules in the State Supreme Court upon petition by the applicant. The Board may suspend or revoke any registration or deny a renewal of any registration for any violation of this Compact or if new information concerning facts arising either prior to or since the issuance of the initial registration or any renewal thereof comes to the attention of the Board which information would justify denial of such initial registration, or any renewal thereof; provided that no registration shall be suspended or revoked or renewal denied except after notice and hearing under the State Administrative Procedures Act and may

be reviewable pursuant to Article 78 of the New York Civil Practice Laws and Rules in the State Supreme Court upon petition by the applicant. The Board shall have the authority to summarily suspend a registration pursuant to such administrative procedures. The Board, the State law enforcement agency and the Commission may investigate any person or entity who holds a registration, or any principal thereof, at any time. Any information received by the Commission or the Nation gaming operation bearing upon the eligibility of any applicant, registrant or principal must be submitted immediately to the Board.

(k) Nation Owned and Operated Entities. In the event the Nation forms an entity which it will wholly own and operate to provide gaming services, gaming supplies or gaming equipment to the gaming facility, the Nation shall notify the Board and certify that the entity is wholly owned and operated by the Nation. Any member of the Nation who is employed by such an entity and whose duties require him to have access to the gaming floor, shall receive a fingerprint and background check, the results of which, along with an advisory opinion, shall be provided by the Board to the designated representative of the Nation government. A person who is not a member of the Nation who is employed by such an entity and whose duties require him to have access to the gaming floor shall be licensed pursuant to Section 6 of the Compact.

SECTION 8.        INVESTIGATION OF NON-GAMING ENTERPRISES AND OTHER PERSONS.

(a) Non-Gaming Enterprises. Any enterprise that provides goods, supplies or services to a Nation gaming operation other than gaming services, gaming supplies or gaming equipment in a total amount exceeding the sum of \$50,000.00 in a single twelve month period shall be identified by the Commission to the Board. The Commission shall cooperate with the Board and the State law enforcement agency in any reasonable investigation deemed necessary by either State agency relative to the fitness of such enterprise to engage in any business with the Nation gaming operation. The Board may bar such enterprise from providing such goods, supplies or services to the Nation gaming operation upon a determination that such enterprise or a representative thereof is a person or entity whose prior activities, criminal record, if any, or reputation, habits and associations pose a threat to the effective regulation of gaming or create or enhance the dangers of unfair or illegal practices, methods and activities in the conduct of gaming; provided, however, that such Board action is reviewable in the State Supreme Court upon petition of the enterprise in accordance with the provisions set forth in subsection (j) of Section 7.

(b) Other Persons. Upon written request of the Nation or the Commission, the Board and the State law enforcement agency shall conduct a background investigation of any person, and provide a recommendation based on the results of the investigation. The request shall set forth the reason(s) for the background investigation. Such investigation shall include a criminal records



check of the individual in question and such other investigation as may be deemed appropriate by the Nation.

**SECTION 9. STANDARDS OF OPERATION.**

The Nation gaming operation shall conform to the standards of operation and management set forth in Appendix B to this Compact.

**SECTION 10. FINANCIAL PROCEDURES.**

(a) The Chart of Accounts. The Nation's accounting procedures for its gaming operations shall comply with Appendix C to this Compact.

(b) Reimbursement for State Costs of Oversight. Appendix D of this Compact shall be the exclusive procedure followed by the parties for dealing with reimbursement of State costs of oversight.

**SECTION 11. MISCELLANEOUS PROHIBITIONS.**

(a) Prohibition on Possession of Firearms. No person shall be permitted to bear firearms of any kind within Nation gaming facilities except for members of the State law enforcement agency and any other law enforcement officers or persons authorized by law. The Commission shall take appropriate measures to inform the public of this prohibition.

(b) Prohibition on Attendance by Minors. No person under the age of eighteen (18) shall be admitted into any Class III gaming facility, nor be permitted to place any wager, directly or indirectly.

(c) Persons Barred From Facilities. The Commission shall establish, maintain and share with the Board a list of persons barred from the gaming facilities because their criminal histories, associations with career offenders or actions pose a threat to the integrity of the gaming activities or the safety of the Nation's patrons or employees. The Commission shall exclude persons on such list from entry into Nation gaming facilities. The Commission shall also exclude persons engaging in disorderly conduct or other conduct jeopardizing public safety in the Class III gaming facility.

#### SECTION 12. HEALTH AND SAFETY STANDARDS.

Nation ordinances and regulations governing health and safety standards applicable to gaming facilities shall be no less rigorous in meeting the objectives of health and safety than standards, codes and laws of the State relating to public facilities with regard to building and fire safety, health, sanitation and discharges. The Nation shall retain independent inspectors whose qualifications shall meet State standards for such inspectors, and who shall report to the Nation on meeting such objectives. The Nation shall make such reports available to the Board.

**SECTION 13. TORT REMEDIES FOR PATRONS.**

The Nation agrees to require the Nation gaming operation to maintain liability insurance to compensate injured patrons of gaming facilities. The Nation shall directly, or through its operator, establish procedures for the adjudication of compensation for tort claims by patrons of its gaming facilities. It is understood that the Nation's agreement to this provision is not intended to and does not constitute a waiver of its sovereign immunity from suit with respect to any such claim and its failure to pay any claim, in whole or in part, shall not constitute a breach of this agreement nor be grounds for dispute resolution between it and the State under this Compact. This Section does not preclude an injured party from pursuing any other remedy available under applicable law.

**SECTION 14. DISPUTE RESOLUTION.**

(a) General Terms. The Nation and the State hereby establish a method of non-judicial dispute resolution in order to foster a spirit of cooperation and efficiency in the administration of and compliance by each party with the provisions of this Compact. Except for disputes concerning the games and activities permitted under this Compact, all disputes concerning compliance with and interpretation of any provisions of the Compact shall be resolved by binding arbitration in accordance with the procedures set forth below. A claim by the State that the Nation is conducting a Class III gaming activity not authorized by this Compact is not subject

to mandatory arbitration. If the State elects not to arbitrate such a claim, its rights to bring an action pursuant to 25 U.S.C. § 2710(d)(7)(A)(iii) are hereby preserved. The Nation's right to seek declaratory judgment that activities in dispute are permitted pursuant to the Compact is also preserved.

(b) Notice. The party seeking arbitration shall serve upon the other a notice of demand to arbitrate. The notice shall specify with particularity the nature of the dispute, the particular provision of the Compact or its Appendices at issue and the proposed relief sought by the party demanding arbitration. Designated representatives of the State and the Nation shall thereafter meet within five (5) days of receipt of the written notice in an effort to resolve the dispute.

(c) Procedures for Dispute Resolution. If the dispute is not resolved to the satisfaction of the parties within thirty (30) days after service of the notice set forth in subsection (b) above, the dispute shall be determined by arbitration pursuant to the rules of the American Arbitration Association. The parties shall maintain a list of mutually agreed upon arbitrators from which an arbitrator shall be selected by the parties to resolve any given dispute. In the event of a disagreement as to the arbitrator to be selected, each party shall select one arbitrator and the two arbitrators shall select a third. The arbitrator(s) shall be selected within thirty-five (35) days of the notice set forth in subsection (b) above.

(d) Arbitration costs. The cost of arbitration shall be paid by the losing party, unless the decision of the arbitrator(s) shall specify otherwise, but the parties shall bear their own costs and attorneys' fees associated with their participation in the arbitration. All arbitration proceedings shall be conducted to expedite resolution of the dispute and minimize cost to the participants.

(e) Remedies. The arbitrator(s) may impose any relief available in law or equity warranted under the circumstances.

(f) Arbitration Decision. The decision of the arbitrator(s) shall be final, binding and unappealable. Failure to comply with the judgment and award within the time specified therein for compliance shall be deemed a breach of the Compact, and the prevailing party may bring an action in the United States District Court of the Northern District of New York to enforce the judgment and award.

#### **SECTION 15. AMENDMENT AND MODIFICATION.**

The provisions of this Section govern the amendment and modification of the Compact and its Appendices.

(a) Compact. The terms and conditions of this Compact may be modified or amended by written agreement of both parties. A request to amend or modify the Compact by either party shall be in writing, specifying the manner in which a party requests the Compact to be changed and the reason(s) therefor, and the proposed language. Representatives of the parties shall meet within five

(5) days of the request and shall expeditiously and in good faith negotiate whether and on what terms and conditions the Compact will be amended or modified. In the event that they cannot agree within thirty (30) days of the request, either party may submit the matter directly to arbitration pursuant to the provisions of Section 14, except as provided in subsection (b) (4) of this Section. A request to amend or modify the Compact shall be deemed notice of demand to arbitrate within the meaning of Section 14(b), and the thirty (30) day period provided for herein shall be deemed to satisfy the thirty (30) day time requirement of Section 14(c).

(b) Appendix A: Additional Games and Activities.

(1) If the State adopts a Class III game or activity that is not included in Appendix A to the Compact, the State shall give written notice of that game or activity with its specifications, within five (5) days of its adoption, to the Nation. The Nation may adopt such specifications or submit its own specifications to the Board. Should the Nation adopt the State's specifications, the game or activity shall be added to Appendix A effective as of the date that the Nation adopted the State's specification for such game or activity, and the Nation shall notify the State of the effective date of such addition to Appendix A. Should the Nation submit its own specifications for the game or activity to the State, the State shall within fifteen (15) days notify the Nation that it accepts or rejects those specifications. If the State accepts the specifications submitted by the Nation, the game or

activity shall be added to Appendix A effective as of the date of the State's acceptance of that game or activity. If the State does not accept the specifications submitted by the Nation, representatives of the State and the Nation shall meet within five (5) days to settle the dispute.

(2) If the Board agrees to permit any Nation or Tribe to conduct a Class III game or activity which has not been authorized under this Compact, the Board shall notify the Nation as provided in subsection (b)(1) and the procedures of that subsection shall then apply.

(3) The Nation may request that additional games or activities, or new specifications for existing games or activities, be added to Appendix A by submitting written specifications to the State. The State shall within fifteen (15) days notify the Nation that it accepts or rejects the game or activity for Appendix A to the Compact. If the State accepts the game or activity, the game or activity and its specifications shall be added to Appendix A effective as of the date of the State's acceptance of that game or activity. If the State does not accept the game or activity or its specifications, representatives of the Nation and the State shall meet within five (5) days after the written request and shall negotiate in good faith whether the new game or activity may be added.

(4) If the parties cannot agree with respect to the addition of any game or activity requested by the Nation, or

the specifications thereof, the arbitration procedures of Section 14 shall not apply to that dispute. A request by the Nation to modify the Compact pursuant to subsections (b) (1), (b) (2) or (b) (3) of this section shall constitute, to the extent of that request only, a request to negotiate a Compact pursuant to 25 U.S.C. § 2710(d)(3)(A). The right to seek relief under 25 U.S.C. § 2710(d)(7)(A)(i) in the event negotiations fail is specifically preserved.

(c) Appendices: Other. Except as provided for by subsection (b) of this Section, the terms and conditions of any Appendix to this Compact may be amended or modified and an Appendix may be added as hereinafter described. The party seeking amendment or modification shall give written notice to the other of the proposed amendment or modification. The notice shall be given twice, the second to follow the first by no later than five (5) days. If the party receiving notice does not object within fifteen (15) days after receipt of the second notice, the proposed amendment or modification shall be effective and shall be added to the Compact. If the party receiving notice objects, the parties shall meet within five (5) days of the objections and shall negotiate in good faith to resolve the objection. If the parties cannot agree within thirty (30) days of the objection, either party may submit the matter to arbitration in the manner provided in Section 14.



**SECTION 16. TERMINATION.**

Once effective this Compact shall be in effect until terminated by written agreement of both parties.

**SECTION 17. SUBSEQUENT NEGOTIATIONS.**

Nothing in this Compact shall be deemed to waive the right of the Nation to request negotiations for amendment or modification to this Compact with respect to a Class III game or activity which is to be conducted on the Nation lands but which is not permitted under the provisions of this Compact.

**SECTION 18. PROVISION OF COMPACTS TO THE NATION.**

In the event that another Indian nation or Tribe enters into a compact with the State for the conduct of Class III gaming, the State shall provide a copy thereof to the Nation within five (5) days following its effective date.

**SECTION 19. SOVEREIGN IMMUNITY.**

Except as specifically provided herein, neither the State nor the Nation waives its sovereign immunity, under either state or federal law or arising from native existence, by entering into this Compact.

**SECTION 20. CALCULATION OF TIME.**

In computing any period of time prescribed or allowed by this Compact or any laws, rules or regulations of the Nation, the day of

the act, event or default from which the designated period of time begins to run shall not be included.

**SECTION 21. COUNTERPARTS.**

This Compact may be executed by the parties in any number of separate counterparts with the same effect as if the signatures were upon the same instrument. All such counterparts shall together constitute one and the same document.

**SECTION 22. SEVERABILITY.**

In the event that any section or provision of this Compact is held invalid, or its application to any particular activity is held invalid, it is the intent of the parties that the remaining sections of the Compact and the remaining applications of such section or provision shall continue in full force and effect.

**SECTION 23. NOTICES.**

All notices and other communications required or authorized to be served in accordance with this Compact shall be served by U.S. registered or certified mail, return receipt requested, at the following addresses:

Nation Representative	Chairman
Oneida Indian Nation	NYS Racing and Wagering Board
Box 1	400 Broome Street
Vernon, NY 13476	New York, NY 10013

or to such other address or addresses as either the Nation or the State may from time to time designate in writing.

SECTION 24. EXECUTION.

DATE: 4/1/93

Ray Halbritter  
RAY HALBRITTER  
NATION REPRESENTATIVE  
ONEIDA INDIAN NATION OF  
NEW YORK

DATE: 4/16/93

Mario M. Cuomo  
MARIO M. CUOMO  
GOVERNOR  
STATE OF NEW YORK

SECTION 26. APPROVED.

DATE: 6/4/93

Thomas Tully  
Acting ASSISTANT SECRETARY,  
INDIAN AFFAIRS  
U. S. DEPARTMENT OF INTERIOR

Amended  
11/23/94, 9/04/97 & 9/18/97

NATION-STATE COMPACT

Between the

ONEIDA INDIAN NATION OF NEW YORK

and the

STATE OF NEW YORK

APPENDIX A:

Approved Games and Activities

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## APPENDIX A:

### Approved Games and Activities

#### 1. BACCARAT. (\*Amended 9/4/97)

##### (a) Equipment.

- (1) A table with a Baccarat layout.
- (2) At least six decks of cards with backs of the same color and design and two solid-colored cutting cards.
- (3) A dealing shoe.
- (4) An electromechanical card-shuffling device (optional).

##### (b) Value of the Cards.

(1) The "Value" of the cards in each deck will be as follows:

- (i) Any card from 2 to 9 will have its face value;
- (ii) Any Ten, Jack, Queen or King will have a value of zero; and
- (iii) Any Ace will have the value of one.

(2) The "Point Count" of a hand will be a single digit number from 0 to 9 inclusive and will be determined by totalling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number will be discarded as having no value and the right digit will constitute the Point Count of the hand. Examples of this rule are as follows:

- (i) A hand composed of an Ace, a 2 and a 4 has a Point Count of 7; and
- (ii) A hand composed of an Ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

##### (c) Types of Wagers.

(1) The following wagers will be permitted to be made by a participant at the game of Baccarat:

- (i) A wager on the "Banker's Hand" which will:

1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";

2.e Lose if the "Banker's Hand" has a Pointe Count lower than that of the "Player's Hand"; ande

3.e Be void if the Point Count of thee "Banker's Hand" and the "Player's Hand" aree equal.e

(ii)e A wager on the "Player's Hand" which will:e

1. Win if the "Player's Hand" has a Pointe Count higher than that of the "Banker's Hand";e

2. Lose if the "Player's Hand" has a Pointe Count lower than that of the "Banker's Hand"; ande

3. Be void if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

(iii)e A wager called a "Tie Bet" which will win ife the Point Counts for the "Banker's Hand" and thee "Player's Hand" are equal and will lose if such Point Counts are not equal.

(2)e Unless otherwise approved by the Nation, the gaming operation will not accept any wager at the game ofe Baccarat other than those specified in paragraph (1) ofe this section.e

(3)e All wagers at Baccarat will be made by placing gaming chips (including plaques) on the appropriate arease of the Baccarat layout except that verbal wagers accompanied by cash may be accepted only when there ise not sufficient time to convert such cash into gaming chips. Whenever verbal wagers accompanied by cash aree accepted, these wagers will not be paid until such cashe is converted into gaming chips. The cash received for ae verbal wager will not, under any circumstances, bee returned to a player.e

(4)e No wagers at Baccarat will be made, increased ore withdrawn after the dealer calling the game has announcede "No More Bets".e

(d) Payoffs.

(1)e A winning wager made on the "Player's Hand" will bee paid off by the gaming operation at odds of 1 to 1.e



(2) A winning wager made on the "Banker's Hand" will be paid off by the gaming operation at odds of 1 to 1, except that the gaming operation will extract a charge (to be known as a "commission" or "vigorish") on the amount won at four percent (4%) or five percent (5%) of such amount. Wagers will be accepted in \$5 increments only, and therefore the vigorish will increase in \$.20 increments if the vigorish is 4% or in \$.25 increments if the vigorish is 5%. The gaming operation may collect the vigorish from a participant at the time the winning payoff is made or may defer it to a later time provided, however, that all outstanding vigorish will be collected prior to reshuffling the cards in a shoe and in no event will the collection of any vigorish be deferred beyond such point. The amount of any vigorish not collected at the time of the winning payout will be evidenced by the placing of coins or marker buttons (lammers) containing the amount imprinted with the number of the participant owing such vigorish.

(i) The gaming operation will notify the appropriate personnel in writing twenty-four (24) hours in advance of any change in the vigorish percentage (four or five percent).

(ii) The gaming operation will conspicuously post at the Baccarat table(s) the vigorish percentage in effect (four or five percent).

(iii) When 4% vigorish is in effect, the gaming operation will utilize \$.20 denomination marker buttons (lammers) and \$.25 denomination marker buttons when 5% vigorish is in effect.

(iv) Vigorish percentage will be the same for all Baccarat tables at all times. Any change to the vigorish percentage will be done uniformly for all Baccarat tables throughout the gaming operation; vigorish may differ, however, between Baccarat and Mini-Baccarat.

(3) A winning tie bet will be paid off by the gaming operation at odds of at least 8 to 1.

(e) The Shuffle.

(1) After receiving the six or more decks of cards at the table, the dealer calling the game will sort and inspect the cards.

(2) Following the inspection of the cards by the dealer and verification by the floorperson assigned to the table, the cards will be spread out face upwards on the table for visual inspection by the first participant or

participants to arrive at the table. The cards will be spread out in columns by deck according to suit and in sequence within the suit.

(3) After the first participant or participants is afforded an opportunity to visually inspect the cards, the cards will be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

(4) Immediately prior to the commencement of play and after each shoe of cards is completed, the dealer or the electromechanical card shuffling device will shuffle the cards so that they are randomly intermixed.

(5) After the cards have been shuffled, the gaming operation may choose to have the dealer lace approximately one deck (or more) of cards so that they are evenly dispensed into the remaining stack. The dealer calling the game will then offer the stack of cards, with backs facing away from him or her, to the participants to be cut. The dealer will begin with the participant seated in the highest number position at the table or, in the case of a reshuffle, the last curator and, working clockwise around the table, will offer the stack to each participant until a participant accepts the cut. If no participant accepts the cut, the dealer will cut the cards.

(6) The cards will be cut by placing the cutting card in the stack at least ten (10) cards in from either end.

(7) Once the cutting card has been inserted into the stack, the dealer will take all cards in front of the cutting card and place them to the back of the stack. The dealer will then insert one cutting card in a position at least 14 cards in from the back of the stack and the second cutting card at the end of the stack. The stack of cards will then be inserted into the dealing shoe for commencement of play. Prior to commencement of play, the dealer will remove the first card from the shoe and place it, with an additional amount of cards equal to the amount on the first card drawn, in the discard bucket after all cards have been shown to the players. For purposes of this paragraph, face cards and tens count as tens; Aces count as one.

(f) The Play.

(1) At the commencement of play, the dealer calling the game will offer the shoe to the participant in seat number one at the table. If such participant rejects the shoe or if there is no one in seat number one, the dealer will offer the shoe to each of the other participants in

turn counterclockwise around the table until one of the participants accepts it.

(2) The participant to accept the shoe, (hereinafter called the "curator"), will be responsible for dealing the cards in accordance with this section and the instructions of the dealer calling the game.

(3) There will be two hands dealt in the game of Baccarat, one of which will be designated the "Player's Hand" and the other designated the "Banker's Hand".

(4) At the commencement of each round of play, the dealer calling the game will announce "No More Bets" after which he or she will instruct the curator to commence dealing the cards by announcing "Cards".

(5) The curator will deal an initial four cards from the shoe. The first and third card dealt will constitute the first and second cards of the "Player's Hand". The second and fourth card dealt will constitute the first and second cards of the "Banker's Hand". After the cards are dealt to each hand, the dealer calling the game will place them face upwards in front of himself or herself.

(6) After the initial four cards have been dealt, the dealer calling the game will announce the Point Count of the "Player's Hand" and Point Count of the "Banker's Hand".

(7) Following the announcement of the Point Counts of each hand, the dealer calling the game will instruct the curator whether to deal a third card to each hand which instructions will be in conformity with the requirements of paragraphs (10) - (16) below.

(8) Any third card required to be dealt by the dealer's instructions will first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the curator.

(9) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game will announce "Last Hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

(10) If the Point Count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which will be called a "Natural"), no more cards will be dealt to either hand.

(11) If the Point Count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" will draw (i.e., take a third card) or stay (i.e., not take a third card) in accordance with the requirements of Table 1 below:

TABLE 1

THIRD CARD DETERMINATION FOR PLAYER'S HAND

Player Having	Third Card Determination
0 to 5	Draws
6 to 9	Stays

(12) The "Banker's Hand" will draw (i.e., take a third card) or stay (i.e., not take a third card) in accordance with the requirements of Table 2 below:

TABLE 2

THIRD CARD DETERMINATION FOR BANKER'S HAND

		Third Card Drawn By Players Hand										
		No Third Card Drawn	0	1	2	3	4	5	6	7	8	9
Point Count of Banker's Hand	0		Banker's Hand Draws									
	1		Banker's Hand Draws									
	2		Banker's Hand Draws									
	3	D	D	D	D	D	D	D	D	D	S	D
	4	D	S	S	D	D	D	D	D	D	S	S
	5	D	S	S	S	S	D	D	D	D	S	S
	6	S	S	S	S	S	S	S	D	D	S	S
	7		Banker's Hand Stays									
	8		Banker's Hand Stays									
	9		Banker's Hand Stays									

(13) The first vertical column in Table 2 labeled "Point Count of Banker's Hand" will refer to the Point Count of the "Banker's Hand" after the first two cards have been dealt to it.

(14) The first horizontal column at the top of Table 2 labeled "Third Card Drawn by Player's Hand" will refer to the value of the third card drawn by the Player's Hand as distinguished from the Point Count of the "Player's

Hand".

(15) The letter "D" used on Table 2 will mean the "Banker's Hand" must draw a third card and the letter "S" used in Table 2 will mean that the "Banker's Hand" must stay (i.e., not draw a third card).

(16) The method of using Table 2 will be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand". The box at which such intersection takes place will show whether the "Banker's Hand" will draw a third card or stay. For example, if the Point Count of the "Banker's Hand" after two cards is 5, and the value of the third card drawn by the "Player's Hand" after two cards is 4, the Table shows that the "Banker's Hand" will draw a third card.

(17) After each hand has received all the cards it is entitled to under these procedures, the dealer will announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer will announce "Tie Hand".

(18) After the result of the round is announced, the dealer or dealers responsible for the wagers on the table will collect all losing wagers, pay off all winning wagers and either collect or mark up any vigorish or commission owed in accordance with the procedures outlined above.

(19) It will be the option of the curator, after any round of play either to pass the shoe or remain as curator except that:

(i) The curator will pass the shoe whenever the "Banker's Hand" loses; and

(ii) The dealer or floorperson assigned to the table may order the curator to pass the shoe if the curator unreasonably delays the game or repeatedly makes invalid deals.

(20) Whenever a voluntary or compulsory relinquishment of the shoe occurs, the dealer will offer the shoe to the participant immediately to the right of the previous curator and, if he or she does not accept it or there is no participant in that position, the dealer will offer the shoe to each of the other participants in turn, counterclockwise, around the table. The first to accept the shoe when offered will become the new curator.

(g) Irregularities.

(1) A third card dealt to the "Player's Hand" when no third card is authorized under these procedures will become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error will become the first card of the next hand unless it has been disclosed. In such case, the disclosed card and an additional number of cards equal to the amount of this card will be drawn face upwards from the shoe and placed in the discard bucket.

(2) A card drawn in excess from the shoe, if not disclosed, will be used as the first card of the next hand of play. If the card has been disclosed, a burn card procedure as described in paragraph (1) above shall be implemented.

(3) All cards found face upwards in the shoe will not be used as the first card of the next hand of play. If the card has been disclosed, a burn card procedure as described in paragraph (1) above shall be implemented.

(4) All cards found face upwards in the shoe will not be used in the game and will be placed in the discard bucket, along with an additional amount of cards, drawn face upwards, which agrees with the number on the cards found face upwards in the shoe.

(5) If there are insufficient cards remaining in the shoe to complete a round of play, that round will be void and a new round will commence after the entire set of cards is reshuffled and placed in the shoe.

(h) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

## 2. BANG.

### (a) Equipment.

(1) A table with a layout and an upright rail around the outside edges of the table. The rail serves as a backboard and also helps to prevent the dice from falling off the table.

(2) Two dice. The dealer has at least five dice in front of him or her, from which the shooter selects two dice to roll.

### (b) Players.

Any number can play, provided there is space at the table.

### (c) The Play.

(1) Players place bets on the betting layout. The sections marked "Beat the Dealer Hi Dice" on the layout are considered the outside sections of the layout and are referred to as outside bets. All other betting spaces on the layout are considered to be inside sections or inside bets.

(2) The dealer announces: "No more bets."

(3) The dealer rolls first. The total count of the two dice that face upward when the dice come to rest are considered the dealer's point. The dealer places a marker on the layout to indicate the dealer's point.

(4) The dealer's roll affects all inside bets, *i.e.*, all bets on the layout except Beat the Dealer Hi Dice bets. (Note that Big Six and Big Eight bets are active on every roll of the dice, but are only affected by a losing roll of 7, or by the roll of a winning 6 or 8, respectively.) After collecting the losing inside wagers and paying the winning inside wagers, the dealer announces: "Place inside bets only." No additional, "Beat the Dealer Hi Dice" bets can be placed at this time.

(5) The first bettor on the dealer's left rolls next. This player is rolling for all inside bets and is rolling for all other "Beat the Dealer Hi Dice" bettors at the table.

(6) After collecting the losing wagers and paying the winning wagers, the first game is over.

(7) The dealer announces: "Place all bets inside and outside."

(8) To start a new game, the dealer rolls the dice and places the marker to indicate the new dealer's point. After collecting the losing wagers and paying the winning inside wagers, the dealer again announces: "Place inside bets only." The dealer offers the dice to the player to the left of the previous shooter. This shooter's roll affects all bets on the layout. (Note that after the dealer rolls to start each new game, the dice pass clockwise around the table to the player to the left of the previous shooter.)

(d) Bets and Odds.

(1) All bets must be made before the dice are thrown. Bets will not be honored while the dice are rolling.

(2) Field bet. A player can bet on any one roll that one of the following numbers will come up: 2, 3, 4, 9, 10, 11 or 12. If it does, the player wins and is paid off at even money. If 5, 6, 7 or 8 comes up, the player loses.

(3) Under seven. The player wins on any one roll if the total count of the two dice is 2, 3, 4, 5 or 6. Any other number loses. Payoff is even money.

(4) Any seven. The player wins on any one roll if the total count of the two dice is 7. Payoff is 4 to 1.

(5) Over seven. The player wins on any one roll if the total count of the two dice is 8, 9, 10, 11, or 12. Any other number loses. Payoff is even money.

(6) Big six. The player wins if a 6 is rolled before a 7. Payoff is even money.

(7) Big eight. The player wins if an 8 is rolled before a 7. Payoff is even money.

(8) Beat the Dealer Hi Dice. Winning Beat the Dealer Hi Dice bets are paid off at even money. The gaming operation wins on all ties.

(e) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.



### 3. BEAT THE DEALER.

#### (a) Equipment.

- (1) A cage, chute or cup.
- (2) Two dice.
- (3) A table layout.

#### (b) The Play and Odds.

(1) The player places the wager in the space on the layout in front of him or her.

(2) The dealer and the player each tumble the dice by hand or in the cage, chute, or cup. The dealer goes first. To win, the player or players must get a higher total count than the dealer; the dealer wins on all ties. The odds on this game are even or 1 to 1.

#### (c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

4. BELL JARS.

- (a) "Bell Jars" shall mean and include those games not played at the same location as the game of bingo in which a participant shall draw a card from a jar or other suitable container which contains numbers, colors or symbols that are covered and which, when uncovered, may reveal that a prize shall be awarded on the basis of a designated winning number, color or symbol or combination of numbers, colors or symbols. This section shall include the games of pulltabs, lotto, punch boards, tip jars, instant bingo, and other games similar to bingo if not played at the same location as the game of bingo.

- (b) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers for each game. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted.

## 5. BEST POKER HAND.

### (a) Equipment.

- (1) A table layout numbered 1 through 10.
- (2) A single deck of 52 cards.

### (b) The Players.

Any number of players who can fit around the table.

### (c) The Play.

The cards are thoroughly shuffled and cut by the dealer. Ten hands of five cards each are dealt face up from the top of the deck and the number corresponding to the best poker hand wins. The dealer collects the losing wagers and pays the winner(s). All cards are shuffled and cut by the dealer after each hand.

### (d) Bets.

Bets are placed on the table layout numbered 1 through 10. Players may continue placing bets until the dealer calls "No more bets". The dealer then deals the cards.

### (e) Odds.

No pair (highest hand)	Even money	Flush	12 to 1
One pair	2 to 1	Fullhouse	15 to 1
Two pairs	3 to 1	Four of a kind	20 to 1
Three of a kind	5 to 1	Straight flush	25 to 1
Straight	10 to 1	Royal flush	50 to 1

### (f) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

6. BIG NINE.

(a) Equipment.

A wheel of variable size. The rim of the wheel is divided into sections, some of which bear different combinations of the numbers 1 through 9. Other sections display a picture of a diamond, star and eagle. The betting table or surface has a corresponding layout.

(b) The Play.

(1) A player places a wager on one or more numbers or symbols on the layout and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests is the winning combination.

(2) If the player places a wager on the number 1 and the wheel stops at 1-1-9-9-9, the payoff odds are 2 to 1 since the number 1 showed twice. If the wheel stops at 1-1-1-4-4, the payoff odds are 3 to 1 since the number 1 showed three times. This holds true for all the numbers; e. g., if the player places a wager on number 5 and the wheel stops on 2-2-5-5-5, the payoff odds are 3 to 1. If it stops at 5-5-5-5-5, the payoff odds are 5 to 1.

(3) The odds for the diamond, star or eagle shall be displayed on the layout.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

## 7. BIG SIX.

### (a) Equipment.

A wheel of variable size. Around the rim of the wheel's surface are sections, each of which shows one side of three dice bearing different combinations of the numbers 1 through 6. The betting table or surface has a corresponding layout.

### (b) The Play.

(1) A player places a wager on one or more numbers on the layout and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests is the winning combination.

(2) If the player places a wager on the number 1 and the wheel stops at 1-2-3, the payoff odds are 1 to 1 since the number 1 showed only once. If the wheel stops at 1-1-2, the payoff odds are 2 to 1 since the number 1 showed twice. This holds true for all the numbers; e.g., if the player places his wager on number 5 and the wheel stops on 4-5-6, the payoff odds are 1 to 1. If it stops at 5-5-5, the payoff odds are 3 to 1.

### (c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

8. BLACK JACK. (\*Amended 2/23/95)

(a) Equipment.

- (1) A Black Jack table with up to seven betting spaces on its layout.
- (2) One to eight decks of 52 cards each, shuffled together and used as one.
- (3) A card shuffling device (optional).
- (4) One or two solid-colored cutting cards and a dealing shoe (optional).
- (5) Meters recording the amount of the Progressive Jackpot (optional).
- (6) Display board(s) reflecting the amount of the Progressive Jackpot (optional).

(b) Dealer.

The dealer is the person who deals the cards and controls the bank. He or she never surrenders the deal or the bank.

(c) Number of Players.

Up to seven players, each of whom may bet on several hands depending on the betting spaces available.

(d) Value of Cards.

- (1) Aces count either 1 or 11 at the discretion of the player.
- (2) Kings, queens and jacks each have a count of 10.
- (3) All other cards are counted at their face value.

(e) The Object of the Game.

A player tries to obtain a higher total card count than the dealer by reaching 21 or as close to 21 as possible without exceeding that count. If the player's total count exceeds 21, he or she has "busted" and must turn his or her cards face-up at once. The player has lost his or her bet, and the dealer may take the player's wager. The player, at his or her discretion, may stand or draw one or more cards in an attempt to better the count.

(f) Betting.

Before the deal begins, each player must place his or her bet in the betting space directly before him or her in full view of the dealer. When a player plays more than one hand at a time, he or she must play the hand farthest to his or her right to completion before being permitted to play the next hand or hands. The dealer may check the player's bet to see if its within specified limits.

(g) The Deal.

After a stack of cards is placed into the dealing shoe for commencement of play, the dealer removes the first card from the dealing shoe and discards it by placing it aside face-down without showing its face value. This card and other discarded cards are not to be used again until the dealing box is emptied. This procedure, known as "burning" a card or a "burnt" card, is also followed when a new dealer enters the game. All cards used to make a hand are discarded in the same manner and the player may request that the "burned" card be viewed face-up. After the first dealt card has been "burnt", the dealer, starting with the player on his or her extreme left, begins dealing clockwise giving one card face-up to each player and one face-up to himself or herself. He or she next deals each player, starting with the player on his or her extreme left, a second face-up card and one face-down to himself or herself. The Nation operation has the option of dealing one or both card(s) face-down to each player.

(h) The Play.

The Nation shall have three options in the event of ties between the dealer and the player(s):

Option One allows the Nation to honor a "push" or standoff in the case of all ties;

Option Two allows the Nation to honor a "push" or standoff when the dealer and players have a natural 21 only and the Nation wins all other ties; and

Option Three allows the Nation to win all ties between the dealer and the player(s).

The selection of the option shall be set forth on a sign conspicuously posted at the gaming table.

(1) If the dealer's face-up card is a 10-count or an ace, he or she must look at his or her facedown (hole) card. If the dealer has a natural 21 (a count of 21 with two cards), he or she may face it and announce, "Twenty-one" or "Black Jack." If the Nation has exercised the option that all ties shall

constitute wins for the Nation, the dealer then wins and collects all bets, including bets from players having a natural 21. If the Nation has exercised either Option One or Option Two, the dealer declares all ties to be "pushes" and no action is taken on these hands. The dealer wins and collects the bets from players not having a natural 21.

(2) When the dealer does not hold a natural 21, the player at his or her extreme left plays first. If the player holds a natural 21, the dealer announces it and faces the player's cards so that he or she can verify the count. If the Nation has exercised Option Two or Option Three, the dealer pays off the winning natural 21 at 2-to-1 odds. If the Nation has exercised the option that all ties are "pushes", (standoffs), then the dealer pays off the winning natural 21 at 3-to-2 odds. The dealer then, "burns" the two played-out cards.

(3) If the player's two cards total less than 21, he or she may elect:

(i) to stay if the player is satisfied with the total count of his or her two cards; or

(ii) to signal for an additional card if he or she is not satisfied with the total count. The player can continue to ask for cards until he or she is satisfied with the total count of his or her cards. If the player draws a card which puts him or her over 21, the play is "bust". The dealer takes the player's wager and cards and "burns" the cards in the discard pile. The play moves to the player's left clockwise around the table, until all players have played out their hands.

(i) The Dealer's Turn at Play.

If all players have "busted", the dealer merely places his or her own cards in the discard pile and deals a new hand. If any player or players are left, the dealer plays his or her hand as follows:

(1) The dealer turns up his hole card so that all the cards are exposed.

(2) If the dealer's count is 17, 18, 19 or 20, he or she must stay.

(3) If the dealer's count is 16 or less, he or she must



draw a card and continue to draw until his or her count reaches 17 or more, at which point he or she must stay. If the dealer holds a "soft" 17, i.e., a 17-count which includes an ace, he or she must also stay. This also applies to a soft 18, 19 or 20. The dealer stays on 17 and must pull on 16 or less.

(4) If a dealer errs and deals a player a card which the player did not call for, and the card is refused by the player, the card is considered a "dead" card and must be "burnt" and discarded.

(j) Payoffs.

(1) At the end of his or her play, the dealer starts with the first active player on his or her extreme right and moves around the table counter-clockwise, paying off players who have a higher count than the dealer's with an amount equal to the wager they placed and collecting the players' wagers showing a lesser count. If the dealer's count exceeds 21, he or she pays off each surviving player an amount equal to the player's wager. If the player and dealer have the same count, the dealer either wins and collects the bet or declares a "push" (standoff), depending upon the option exercised by the Nation.

(2) Notwithstanding any of the other provisions of this section, the Nation may, at its discretion, offer one or more of the following payout odds for winning wagers:

(i) Three cards consisting of the 6, 7, and 8 of the same suit paying at odds of 2 to 1;

(ii) Three cards consisting of three 7's of any suit paying at odds of 3 to 2;

(iii) A single blackjack combination consisting of a specific ace and face card designated in advance by the Nation and paying at odds of 2 to 1; or

(iv) Five cards totalling 21 paying at odds of 2 to 1.

(k) Splitting Pairs.

(1) Any two cards that are identical as to number value may be treated as a pair. Also, any two cards each having a value of 10 may be treated as pairs, such as a ten and jack, jack and queen, or queen and king.

(2) A player who receives two cards forming a pair or considered to be a pair on the initial round may, if the player chooses, separate the two cards and treat each

card as the first card dealt in two separate hands. This is called splitting pairs. When pairs are split, the player's original wager is placed on one of these cards and an equal amount must be wagered on the other.

(3) The player is then dealt one face-up card on the face-up card on his or her right, and he or she must play this hand out. If, in drawing to the first face-up card, he or she forms a pair again, the player may again split pairs, wagering an amount equal to his first card on this third hand. The Nation shall determine if the player may continue to split pairs after the first split as long as the maximum number does not exceed three splits for a total of four hands.

(4) When a player splits a pair of aces, he or she is only permitted to draw one card to each split ace, giving him or her two cards per hand.

(5) If a picture card or ten or ace is part of a split hand and the player makes a two-card count of 21, it is not a natural and the player is paid off at even money.

(6) A player may be permitted to double down on split pairs.

(7) If the dealer obtains blackjack after a player splits pairs, the Nation may permit the dealer to collect only the amount of the original wager of such player and not to collect the additional amount wagered in splitting pairs.

(1) The Double Down.

(1) A player, whose first two cards do not total 21, may elect to double his or her wager and draw one additional card only. This is known as a, "double down" or "down for double."

(2) A player, before calling "double down," must double his or her original wager. The player is then dealt a third and final card on his or her two face-up cards. The Nation may permit a player to double down with an amount less than the amount of the player's original wager.

(3) If the dealer obtains blackjack after a player doubles down, the Nation may permit the dealer to collect only the amount of the original wager of such player and not to collect the additional amount wagered in doubling down.

(m) Insurance Betting.

When the dealer's face-up card is an ace, players may

make an insurance bet against the dealer's possible natural 21. The dealer, before looking at his or her down card, inquires if any player wants insurance. A player who desires insurance places an amount up to half his or her present wager on his or her own hand, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when, because of the limitations of the value of chip denominations, half the amount of the initial wager cannot be bet. When the insurance wager is made, the dealer looks at his or her down card. If it is a 10-count, the dealer turns it face-up and announces a "natural." The insurance bettor is paid off at the rate of 2-to-1 for the amount of the insurance bet. If the dealer's down card is not a 10-count card, the player loses his or her insurance wager.

(n) Twenty-One Superbucks Betting.

(1) Prior to the start of any hand, players have the option of placing a Twenty-One Superbucks Progressive Jackpot (Progressive Jackpot) bet by depositing a token or cheque into the appropriate coin drop located on the layout. Players win all or part of the Progressive Jackpot with hands of:

(i) Ace, Two, Three, Four and Five, suited, dealt in the first five cards,

(ii) Two, Three, Four and Five, suited, dealt in the first four cards,

(iii) Four, Five and Six suited, dealt in the first three cards,

(iv) Ace and a Jack, suited, dealt in the first two cards,

(v) Any Black Jack, suited, dealt in the first two cards,

(vi) Any pair of Aces, Kings, Queens, Jacks or Tens dealt in the first two cards,

(vii) Any Black Jack dealt in the first two cards.

Hands formed as a result of splitting pairs, as defined in (k) above, do not qualify for Progressive Jackpot payouts.

(2) Progressive Jackpot Payouts.

Regardless of the card count of the dealer's hand, a player who has placed a Progressive Jackpot bet, and has

a hand that qualifies for the Progressive Jackpot, will win the Progressive Jackpot amount appropriate to his or her hand, according to the following:

A-2-3-4-5	Suited	First five cards	100% of the jackpot
2-3-4-5	Suited	First four cards	10% of the jackpot
4-5-6	Suited	First three cards	500 to 1*
A-J	Suited	First two cards	50 to 1*
Any Blackjack	Suited	First two cards	10 to 1*
Any Pair A-K-Q-J-10		First two cards	3 to 1*
Any Blackjack		First two cards	2 to 1*

(\*up to the table maximum payout)

If two or more players qualify for all or part of the Progressive Jackpot during the same hand, winners will share the jackpot prize as an aggregate.

(3) Irregularities.

(i) If any player is dealt an incorrect number of cards, this constitutes a dead hand for this player only.

(ii) If the dealer is dealt an incorrect number of cards this constitutes a dead hand for all hands at the table and the cards are reshuffled.

(o) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table including the value of the tokens or cheques used in the Progressive Jackpot bet. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

## 9. CARD WHEEL.

### (a) Equipment.

A wheel of variable size. Around the rim of the wheels surface are sections, each of which shows the faces of three playing cards bearing different combinations of the cards nine through ace. The betting table or surface has a corresponding layout.

### (b) The Play.

(1) A player places his or her wager on one or more betting spaces on the layout and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests is the winning combination.

(2) If the player places his or her wager on the ace and the wheel stops at nine-ace-king, the payoff odds are 1 to 1 since the ace showed only once; if the wheel stops at ace-ace-ten, the payoff odds are 2 to 1 since the ace showed twice. This holds true for all the card faces, e.g., if the player places his wager on the king and the wheel stops on king-nine-ace, the payoff odds are 1 to 1. If it stops at king-king-king, the payoff odds are 3 to 1.

### (c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

10. CHUCK-A-LUCK.

(a) Equipment.

- (1) A cage or chute.
- (2) Three dice.
- (3) A table layout bearing the numbers 1, 2, 3, 4, 5, 6, and spaces for field bets, over 10 bets, and under 11 bets.

(b) Play and Odds.

- (1) The dice are tumbled in the cage or chute. Players place their wagers on one or more of the spaces on the layout.
- (2) Chuck Numbers. Players may bet on the numbers 1, 2, 3, 4, 5, or 6. If a player's number appears on one die, the payoff odds are 1 to 1; if his or her number appears on two dice, the payoff odds are 2 to 1; and if all three bear his or her number, the payoff odds are 3 to 1.
- (3) Field Bets. Players may bet on any one roll that one of the following numbers comes up: 5, 6, 7, 8, 13, 14, 15, 16. If it does, the player receives even money (1 to 1). If 3, 4, 9, 10, 11, 12, 17, or 18 comes up, the player loses.
- (4) Over 10. Players may bet on any one roll that the total of the three dice is 11 or more. The payoff odds for this wager are 1 to 1. A player loses if the three dice total 10 or less or if a three-of-a-kind ("triple") is rolled.
- (5) Under 11. Players may bet on any roll that the total of the three dice is 10 or less. The payoff odds for this wager are 1 to 1. A player loses if the three dice total 11 or more or if a three-of-a-kind ("triple") is rolled.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

11. COLOR WHEEL.

(a) Equipment.

A wheel of variable size. The rim of the wheel is divided into sections, each of which shows one color. The betting table or surface has a corresponding layout.

(b) The Play.

(1) A player places a wager on one or more colors on the layout, and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests is the winning color.

(2) The payoff odds shall be conspicuously displayed on the layout.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

## 12. CRAPS (DICE).

### (a) Equipment.

(1) A table with an upright rail running around the table's outside edges, forming a rectangular enclosure. The rail serves as a backboard, and also helps to prevent the rolling dice from falling off the table.

(2) Two dice. The dealer has at least five dice in front of him or her, from which the shooter selects two dice to roll.

### (b) Players.

(1) Any number can play, provided there is room at the table.

(2) The player throwing the dice is the shooter.

### (c) The Play.

(1) The dice are thrown and the two numbers, added together, that face upward when the dice come to rest are the deciding numbers.

(2) The shooter's first roll is a come-out roll.

(3) If, on the come-out roll, the shooter throws a natural (7 or 11), it is a winning decision called a pass. If on the come-out roll the shooter throws a crap (2, 3 or 12), it is a losing decision called craps. If the shooter throws a 4, 5, 6, 8, 9, 10, that number becomes the shooter's point and he or she continues throwing until either:

(i) he or she throws the point again, which is a winning decision or pass; or

(ii) he or she throws a 7, which is a losing decision or a seven-out.

(4) When the shooter sevens-out on the point, the dice pass to the next player on his or her left, and it becomes that player's turn to shoot.

(5) The shooter may, if he or she likes, pass the dice to the next player on completion of a roll without waiting to seven-out on the point. The next player does not forfeit his or her turn to shoot after he or she sevens-out on the point of the previous player.

(6) Any player may, if he or she likes, refuse to shoot in his or her turn, and pass the dice to the next player.



(7) Players may call for a change of dice at any time; the change takes place immediately after the next roll.

(d) Placing Bets on the Layout.

(1) Pass Line. The player is betting with the dice, and the payoff is even money. The player wins on a "natural" 7 or 11 on the first roll and loses on "craps" 2, 3 or 12 on the first roll. Any other number on the first roll is the shooter's point. The player wins if the "point" is thrown again, unless a 7 is thrown first, in which case the player loses.

(i) Taking the Odds. Once a shooter's point has been established, the Nation operation may permit a player with a pass line bet to take odds in an amount up to five times his or her original wager that the shooter will make his or her point before a losing roll of seven:

<u>Shooter's Point</u>	<u>Payoff Odds</u>
4 or 10	2 to 1
5 or 9	3 to 2
6 or 8	6 to 5

(2) Don't Pass Line. Same as above, except that the player is betting against the dice and everything is reversed. The player loses on a "natural" 7 or 11 on the first roll and wins on a "craps" 2 or 3. When a pair of sixes (6-6) is rolled, it's a standoff (push) and nobody wins. The player wins if the shooter rolls 7 before making his or her "point". A don't pass wager may be removed or reduced during the play.

(i) Laying the Odds. Once a shooter's point has been established, the Nation operation may permit a player with a don't pass bet to lay the odds in an amount up to five times his or her original wager against the shooter and win if a 7 is rolled before the shooter's point:

<u>Shooter's Point</u>	<u>Payoff Odds</u>
4 or 10	1 to 2
5 or 9	2 to 3
6 or 8	5 to 6

(3) Place Bets. Players may make place bets on the numbers 4, 5, 6, 8, 9, or 10 before any roll of the dice. Each place bet wins when its corresponding number is rolled before a losing roll of 7. Place bets may be called "off" by the bettor prior to any roll and remain "off" until called "on" by the player prior to any roll:

<u>Place Bet Number</u>	<u>Payoff Odds</u>
4 or 10	9 to 5
5 or 9	7 to 5
6 or 8	7 to 6

(4) Come Bets. On layouts with appropriate betting spaces, players may make additional wagers after a shooter's point has been established. For come bets and don't come bets only, the next roll of the dice will be considered the first (come-out) roll. Come bets win on a roll of 7 or 11 and lose on a roll of 2, 3, or 12. If any other number is rolled by the shooter, this bet is removed from the come box by the dealer and moved into the numbered box corresponding with the shooter's previous roll, where it will remain until it wins when this designated come point is rolled again or loses on a roll of 7. Come bets may not be removed by the player once they have been moved into a point box.

- (i) Taking the Odds on Come Bets. Once a player's come bet has been moved into a point box by the dealer, the Nation operation may permit a player to take odds in an amount up to five times his or her original come bet that this come point will roll before a losing roll of 7:

<u>Come Point</u>	<u>Payoff Odds</u>
4 or 10	2 to 1
5 or 9	3 to 2
6 or 8	6 to 5

- (ii) The odds bet taken on the come bet may be removed prior to any roll.

(5) Don't Come Bets. Don't come bets win on a roll of 2 or 3, push on a pair of sixes (6-6) and lose on a 7 or 11. If any other number is rolled by the shooter, the wager is removed from the don't come box by the dealer and moved into a designated space behind the numbered box corresponding with the shooter's previous roll, where it will remain until it wins on a roll of 7 or loses if the designated point is rolled again. Don't come bets may be removed once they have been moved behind a numbered box.

- (i) Laying the Odds on Don't Come Bets. Once a player's don't come bet has been moved behind a point box by the dealer, the Nation operation may permit a player to lay odds in an amount up to five times his or her original don't come bet that a 7 will roll before the designated don't come point:

<u>Don't Come Point</u>	<u>Payoff Odds</u>
4 or 10	1 to 2
5 or 9	2 to 3

6 or 8

5 to 6

(ii) The lay odds bet on the don't come bet may be removed prior to any roll.

(6) Field. The player can bet on any one roll that one of the following numbers comes up: 2, 3, 4, 9, 10, 11 or 12. If it does, the player receives even money (1 to 1). If 5, 6, 7 or 8 comes up, the player loses. If the layout so indicates, the 2 and 12 pay 2 to 1 odds.

(7) Big Six or Eight (optional). The player wins even money (1 to 1) if 6 or 8 shows before a 7 is rolled.

(8) Any Seven. The player bets that the next roll is a 7 and collects 4 to 1.

(9) Any Craps. The player bets that the next roll is 2, 3 or 12 and collects 7 to 1.

(10) Hardways. The player wins if the exact combination bet shows up. On 3-3 or 4-4 the player receives 9 to 1; on 2-2 or 5-5 the player receives 7 to 1. The player loses if the same total number is rolled any other way except the hard way or if a 7 comes up. A hardways bet is "off" on a come out roll unless called "on" by the player prior to the roll.

(11) Craps Two. The player bets that the next roll is a craps two (1-1) and collects 30 to 1.

(12) Craps Three. The player bets that the next roll is a craps three (Ace-2) and collects 15 to 1.

(13) Eleven. The player bets that the next roll is an eleven (6-5) and collects 15 to 1.

(14) Craps Twelve. The player bets that the next roll is a craps twelve (6-6) and collects 30 to 1.

(15) Combinations. At the discretion of the Nation, different combinations of the above bets may be offered to players as additional wagers.

(e) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

13. THE FRUIT WHEEL.

(a) Equipment.

A wheel of variable size. Around the rim of the wheel's surface are sections, each of which shows three symbols bearing different combinations of five or six different types of fruit or similar objects. The betting table or surface has a corresponding layout.

(b) The Play.

(1) A player places the wager on one or more betting spaces on the layout and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests is the winning combination.

(2) Payoff odds, which must be conspicuously displayed on the corresponding layout, may range from 1 to 1 through 40 to 1 at the discretion of the Nation.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

14. HAZARD.

(a) Equipment.

- (1) A cage or chute.
- (2) Three dice.
- (3) A table layout with wagers and odds.

(b) The Play.

The players place their wagers on the layout. The dealer then tumbles the dice in the cage or chute and when the dice comes to rest, the face-up numbers are the deciding three numbers.

(c) Bets and Odds.

(1) Raffles. The player wagers that any specific three of a kind (three aces, three deuces, etc.) will appear on the dice. This wager is paid off at odds of 180 to 1. The maximum wager for this type of bet shall be determined by the Nation.

(2) Any raffle. The player wagers that any three of a kind will appear. This wager is paid off at odds of 30 to 1.

(3) Low bet. The player wagers that the total count on the dice will be 10 or below. The player loses if three of a kind appear. The odds on this wager are even or 1 to 1.

(4) High bet. The player wagers that the total count on the dice will be 11 or more. The player loses if three of a kind appear. The odds on this wager are even or 1 to 1.

(5) Odd and even bet. A wager that the total count on the dice will be an odd or even number. The odds on this wager are even or 1 to 1. The player loses if three of a kind appear.

(6) Numbers bet. The player wagers that he or she can pick the exact winning number of the total count of the three dice, numbers 4 through 17. The odds on numbers bet are as follows: total count 4 pays 60 to 1; total count 5 pays 30 to 1; total count 6 pays 18 to 1; total count 7 pays 12 to 1; total count 8 pays 8 to 1; total count 9 pays 6 to 1; total count 10 pays 6 to 1; total count 11 pays 6 to 1; total count 12 pays 6 to 1; total count 13 pays 8 to 1; total count 14 pays 12 to 1; total count 15 pays 18 to 1; total count 16 pays 30 to 1; and total

count 17 pays 60 to 1.

(7) Chuck numbers. The player wagers on the numbers 1 through 6. The odds on this wager are even or 1 to 1 if it appears on one die, 2 to 1 if it shows on two dice, and 3 to 1 if it shows on three dice.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

14a. SIC BO. (\*Amended 9/18/97)

(a) Equipment.

- (1) A shaker or cage, unless an electronic selection device are utilized; and
- (2) Three dice, unless an electronic device is utilized;
- (3) A table layout posting wagers and odds;
- (4) Electronic selection device capable of selecting equivalent values for three dice on a random basis, unless dice and either a Sic Bo shaker or a Sic Bo cage are utilized; and
- (5) Electronic equipment display (optional).

(b) Options.

- (1) Upon opening of a Sic Bo table, the Nation gaming operation shall determine whether the game will be conducted with the use of an electronic selection device. If the electronic selection device is to be utilized, a statement declaring such shall be conspicuously posted on a sign at the Sic Bo table.
- (2) If an electronic selection device is not to be used, the Sic Bo game must be played utilizing three dice and either a Sic Bo shaker or a Sic Bo cage.

(c) The Play.

- (1) All wagers at Sic Bo shall be made by placing gaming chips or plaques on the appropriate areas of the Sic Bo layout. No oral wagers accompanied by cash may be accepted at the game of Sic Bo.
- (2) Each player shall be responsible for the correct positioning of his or her wagers on the Sic Bo layout regardless of whether the player is assisted by the dealer.
- (3) Prior to shaking the Sic Bo shaker, turning the Sic Bo cage or activating the electronic selection device the dealer will announce "No more bets" and make a visible hand motion indicating no more bets are to be accepted.
- (4) Once "No more bets" has been announced, the dealer shall either shake the Sic Bo shaker or turn the Sic Bo cage at least three times so as to cause a random mixture of the dice or, if applicable, activate the electronic selection device.

(5) The dealer shall then ascertain and announce the numeric value of each die (or equivalent from the electronic selection device) and shall, if utilized, enter the numeric value of each die into the electronic equipment display. If utilized, the electronic equipment display shall cause the winning combinations to be illuminated on the Sic Bo layout. An electronic selection device may automatically cause the winning combinations to be illuminated on the Sic Bo layout.

(6) After winning combinations have been ascertained and, if applicable, the winning combinations have been illuminated on the Sic Bo layout, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered in accordance with subsection (d) of this section. The dice in the Sic Bo shaker or Sic Bo cage, or the winning combinations shall remain undisturbed or illuminated on the electronic selection device or electronic equipment display, as applicable, until all winning wagers have been paid.

(7) After all losing wagers have been collected and all winning wagers paid, the dealer shall, if applicable, clear the previously illuminated winning combinations from the electronic equipment display, the electronic selection device and/or the Sic Bo table layout, as applicable.

(d) Wagers and Bets.

The following shall constitute the definitions of permissible wagers at the game of Sic Bo:

(1) "Three of a kind" shall mean a wager which shall win if the same number is showing on all three dice and the player selected that number to appear on all three dice.

(2) "Two of a kind" shall mean a wager which shall win if the same number is showing on two of the three dice and the player selected that number to appear on two of the three dice.

(3) "Any three of a kind" shall mean a wager which shall win if the numeric value on all three dice is the same and the player wagered that any of the numbers 1 through 6 would appear on all of the three dice.

(4) "Total Value Bet" shall mean a wager which shall win if the numeric total of all three dice equal the total number wagered.

(5) "Two Dice Combination" shall mean a wager which shall win when the player wagered that a combination of two specific but different numeric values would appear on



at least two of the dice and the numeric values chosen are showing.

(6) "Small Bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 4, 5, 6, 7, 8, 9 or 10 and shall lose if any other numeric total is shown or if three of a kind appears.

(7) "Big Bet" shall mean a wager which shall win if the numeric total of all three dice equals any one of the following totals: 11, 12, 13, 14, 15, 16 or 17 and shall lose if any other numeric total is shown or if three of a kind appears.

(8) "One of a kind" shall mean a wager which shall win if one or more of the three dice shows a numeric value equal to the number wagered.

(9) "Sic Bo Numbers" shall mean a wager where a player may bet on the numbers 1, 2, 3, 4, 5 or 6. If a player's number appears on one die, the payoff odds are 1 to 1; if his or her number appears on two dice, the payoff odds are 2 to 1; and if all three dice bear his or her number, the payoff odds are 3 to 1.

(e) Payout Odds.

(1) The Nation gaming operation shall not permit the payout odds for Sic Bo to be less than:

<u>Wager</u>	<u>Payout Odds</u>
Three of a kind	150 to 1
Two of a kind	8 to 1
Any three of a kind	24 to 1
Total value of 4	50 to 1
Total value of 5	18 to 1
Total value of 6	14 to 1
Total value of 7	12 to 1
Total value of 8	8 to 1
Total value of 9	6 to 1
Total value of 10	6 to 1
Total value of 11	6 to 1
Total value of 12	6 to 1
Total value of 13	8 to 1
Total value of 14	12 to 1
Total value of 15	14 to 1
Total value of 16	18 to 1
Total value of 17	50 to 1
Any two dice combination	5 to 1
Small Bet	1 to 1
Big Bet	1 to 1

Sic Bo Numbers

One die	1 to 1
Two dice	2 to 1
Three dice	3 to 1

(2) Payout odds shall be conspicuously posted on a sign at each Sic Bo table and on each Sic Bo table layout.

(f) Minimum and Maximum Wagers.

The Nation gaming operation shall determine the minimum wagers and maximum wagers at each Sic Bo table. The amounts of the minimum wager and maximum wager shall be conspicuously posted on a sign at each table.

(e) Irregularities.

(1) If all three dice do not land flat on the bottom of the Sic Bo shaker or Sic Bo cage when the dealer has stopped shaking the Sic Bo shaker or turning the Sic Bo cage, the dealer shall call a "No roll" and make a visible hand motion indicating "No roll." All player wagers shall be promptly returned.

(2) If the electronic selection device malfunctions, the dealer shall call "No roll" and make a visible hand motion indicating "No roll." All player wagers shall be promptly returned.

(3) If the electronic selection device is utilized at a Sic Bo table and the electronic selection device malfunctions as to not select the three dice equivalents on the Sic Bo table layout, the dealer shall call "No roll" and make a visible hand motion indicating "No roll." All player wagers shall be promptly returned. All gaming at the Sic Bo table shall cease until the electronic selection device has been fixed or the dealer declares the electronic selection device is no longer to be utilized and commences play with dice and either a Sic Bo shaker or Sic Bo cage.

15. HORSE RACE GAME.

(a) Equipment.

- (1) A horse race layout.
- (2) An electronic selection device.
- (3) An electronic dispensing device.

(b) Wagers.

Each race has five horses competing against each other. Players select two horses in a single race using a quinella form of betting. A player will win if the horses selected finish in the first two positions in either order (1-2 or 2-1). A player may wager from one (1) to twenty (20) dollars on any one (1) or more of the ten (10) possible winning combinations of horses. The maximum number of dollars that may be wagered by a player on any one race is two hundred (200) dollars.

(c) Payout Odds.

Before each race starts, the electronic selection device selects at random the odds for each of the ten (10) possible quinella wagers. The selection device will ensure a total payout to the winning patrons of eighty percent (80%) or higher of all wagers. From one (1) to twenty (20) dollars may be wagered on any possible winning combination. Any players having the winning combination are paid a total number of dollars computed by multiplying the number of dollars bet by the odds number appearing for the winning combination, e.g., 10 dollars wagered at 20:1 odds = 200 dollars won.

(d) The Play.

(1) This device is a horse race game with five (5) running horses. To win, players forecast the first and second horses, disregarding their finish order. The horses are numbered from inside the track to outside as 1, 2, 3, 4 and 5. Players can select from ten (10) possible winning combinations.

(2) The race track has an infield in the center and has ten player stations positioned around the outside of the track where a player may wager on a race. Each player station contains an electronic dispensing device which will accept player wagers and issue a paper receipt or ticket before each race begins. To increase player participation levels, additional player stations may be placed near the horse race game to permit other players to wager on a particular race. These additional stations

also will contain an electronic dispensing device which will accept player wagers and issue a paper receipt or ticket before each race begins.

(3) Each race involves five horses racing around the track. There are ten possible winning quinella combinations. On the interior walls surrounding the track will be found the ten possible winning combinations along with a digital display providing the odds for each combination.

(4) Players place their wagers into the electronic dispensing device and receive a paper receipt or ticket denoting their wager amount and payout odds.

(5) The races progress automatically in pre-established time sequences regardless of whether any wagers are made by the players or not. Since the game operates continuously, players do not activate a race from any of the player stations.

(6) As soon as the "Bet Now" description on the game panel is displayed, players are free to bet from one (1) to twenty (20) dollars on any one or more combinations of up to ten (10) quinella combinations of horses. Every press of the bet button bets one dollar up to a maximum of twenty (20) dollars on each combination.

(7) Once wagers are permitted to be made for a particular race, the electronic selection device begins an automatic time start which displays "Time Left to Bet" and runs for a predetermined time period which does not exceed two (2) minutes. Players may enter wagers while the "Time Left to Bet" sign is lit. All dollars accepted are confirmed by the issuance of a paper receipt or ticket before the race begins. Each electronic dispensing device will accept a maximum of two hundred (200) dollars; wagers entered after the 200th dollar are not accepted.

(8) When the "Bet Now" display turns off, the electronic dispensing device at each player station automatically stops accepting any more bets. When the timer sign which shows "Time Left to Bet" shows "0", the gates open and the race starts. It is impossible for a player to make a bet after the race starts or to extend or alter the time of the game or the intervals between races.

(9) All horses stop after crossing the finish line at which time the first and second finishers are decided and displayed by blinking the winning horse combination on the display board.

(10) Any players having the winning combination will

redeem their winning ticket with a cashier or attendant.  
The maximum payout is four thousand (4,000) dollars.

(e) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers for each game. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted.

16. HORSE RACE WHEEL.

(a) Equipment.

A wheel of variable size. The surface of the wheel is divided into sections and each section has a number corresponding to a pictorial horse or name of horse. The rim of each numbered section is divided into smaller numbered sections, which indicate the odds at which the winner is to be paid. The betting table or surface has a corresponding layout.

(b) The Play.

A player places his or her wager on one or more numbers on the layout and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests indicates the winning number and the odds to be paid.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

## 17. JOKER SEVEN.

### (a) Equipment.

- (1) A table with a Joker Seven betting layout.
- (2) One deck or 52 cards and 2 jokers.

### (b) Players.

Any number of players who can fit around the table.

### (c) The Play.

The cards are thoroughly shuffled and cut by the dealer. Bets are placed on the betting squares which represent the various combinations which can arise from any random hand of seven cards. Seven cards are dealt face up from the top of the deck and the winning combinations are called by the dealer. The dealer collects the losing wagers and pays the winners. All cards are shuffled and cut by the dealer after each hand.

### (d) Color Bets.

Odds

4 or more red or 4 or more black cards	Even money
4 red cards or 4 black cards (exact)	2 to 1
5 red cards or 5 black cards (exact)	5 to 1
6 red cards or 6 black cards (exact)	15 to 1
7 red cards or 7 black cards (exact)	25 to 1

### (e) Other Bets.

Odds

No pairs or two pairs	3 to 1
1 joker	3 to 1
2 jokers	20 to 1
Any specific pair-aces to kings	9 to 1
Prial (three of a kind)	12 to 1

(1) When a prial is dealt, the pair within the prial is paid at 9 to 1. Two jokers are considered one pair. Two jokers and another pair are considered two pairs. The joker has no color value. A joker bet loses if two jokers are dealt.

(2) When four of a kind is dealt, a bet on one pair is paid at 9 to 1 once, a bet on twopairs is paid at 3 to 1 once, and a bet on a prial is paid at 12 to 1.

(f) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.



18. KENO. (\*Amended 7/14/94)

(a) Equipment.

- (1) A Keno board and light control panel.
- (2) An electronic selection device ("selection device"), utilizing a random number generator for selecting individual numbers or an electrically operated blower machine ("blower machine") containing 80 balls numbered 1 through 80.
- (3) Computer ticket issuing and recording devices, including the use of remote terminals connected to a central computer via a communications network.
- (4) Video monitors.
- (5) Keno tickets or player wagering cards.

(b) Keno Play.

- (1) Number Selection by the Player. To play Keno, each player selects numbers up to a maximum amount designated by the Nation on a specially-designed blank Keno ticket containing the printed numbers 1 through 80. In a "Quick Pick", the player requests that the numbers for his or her Keno ticket be selected randomly by the computer ticket issuing device. In a "Way Ticket" the player wagers on a combination of groups of numbers in various ways designated by the player. Each ticket also may be played a multiple of times, up to 1000 consecutive games, at the time of the initial ticket purchase.
- (2) After the player completes his or her number selection, the player's Keno ticket is presented to a Keno writer who will either manually or automatically (using a machine reader) enter the numbers selected and the amount wagered into the computer ticket device. The player will receive a ticket generated by such device which will serve as confirmation of his or her wager. It is the player's responsibility to verify the information contained on the ticket at the time of purchase. No ticket will be accepted for voidance after the player has left the selling location.
- (3) If a ticket must be voided, the voided information will be entered into the computer and the computer shall document and retain the appropriate information pertaining to the voided ticket. A "void slip" will then be issued, which must be attached to the returned ticket to serve as documentation of the voided transaction.
- (4) Once all tickets for a Keno game have been issued,

the game will be closed and a corresponding message will be displayed on the Keno board. Computer controls will prevent a ticket from being printed or voided after a game has been closed and the number selection process has begun.

(5) A player also may participate in a second Keno game, called Instant Keno, by depositing cash at the Keno cage. In Instant Keno, a deposit account is created in a central microprocessor and the player is issued a player wagering card ("the card") that can access the deposited funds through remote Instant Keno terminals.

(6) In Instant Keno, a winnings account with a zero balance is simultaneously established in the central microprocessor for the player. This separate winnings account is to be used to accumulate player winnings at the conclusion of each Instant Keno race played.

(7) Each remote Instant Keno terminal has a matrix screen with the numbers 1 to 80 on its face. In addition, the terminal has an opening for the player to insert his or her card and LCD panels to display the deposit balance, game number, wager, amount won, and winnings account balance.

(8) At a remote terminal, the player inserts his or her card, enters the amount of his wager and selects up to twenty-five numbers from the matrix by touching the numbers on the matrix.

(9) The microprocessor verifies that the player has sufficient funds in his or her deposit account for the amount of the wager, deducts the amount of the wager from the player's deposit account and records the player's number selection.

(10) All wagers accepted are displayed on the LCD panel at the player's remote terminal for confirmation of the wager.

(11) Activation of the Selection Device. At regular intervals, the Keno selection device or the blower machine is activated in order to randomly select the amount of numbers designated by the Nation from the pool of 80 numbers. The selection device or the blower machine shall be activated only by the gaming operation and not by any player.

(12) In Instant Keno, games progress automatically in pre-established time sequences regardless of whether or not any wagers are made by the players. Since Instant Keno games operate continuously, players cannot activate a game from any of the remote terminals.

(13) When each Instant Keno game begins, the central microprocessor randomly chooses up to twenty-five numbers from the population of eighty numbers and simultaneously displays these chosen numbers on the matrices of all of the remote terminals. Numbers matching the player's selected numbers are simultaneously highlighted on the matrices of all of the remote terminals.

(14) Determination of Winning Tickets or Matches. Winning tickets are determined by the correct matching of numbers previously selected by players with numbers randomly selected by the selection device or blower machine. Winning tickets shall be verified prior to payout by the appropriate Keno employee.

(15) In cases where a Keno number has been erroneously transmitted to or by the system, no payments will be made on the mistaken number but only on the number as officially drawn and on record at the Keno master station.

(16) If the Keno equipment fails to operate prior to the selection of the winning numbers or cannot function properly to complete the game, players will be refunded the amount wagered upon presentation of their tickets.

(17) In Instant Keno, the central microprocessor counts the number of matches after a game at each activated remote terminal, calculates the amount won (if any), and credits winnings to the player's separate winnings account in the central microprocessor.

(18) If the balance in the player's deposit account is reduced to zero and the player cannot place additional wagers, the player must return to the Keno cage in order to continue play. At the Keno cage, the player may

either transfer the balance in his or her winnings account to the player's deposit account or advance additional funds into his or her deposit account.

(19) When the player has finished playing Instant Keno, he or she returns the card to the Keno cage. The central microprocessor reports the amount remaining in the player's separate deposit account and the player's separate winnings account (if any). The sum of these funds are redeemed by the player.

(20) Distribution or Notice of Information About Keno.

Brochures and other material designed to inform the general public as to the manner of participation in a game shall be distributed at each location where tickets are sold. A notice advising players to check their tickets for accuracy, and stating the consequence of a ticket being generated in error and not corrected before the start of a game, shall be posted at each location where tickets are sold. Such notice shall also advise that all winnings are paid according to the established procedures.

(c) Prizes.

Winners at Keno or Instant Keno may receive cash, prizes redeemable for cash, or merchandise, at the discretion of the Nation. If merchandise prizes are to be awarded, the specific type of prize or prizes which may be won must be disclosed to the player before the game begins.

(d) Payoff Odds.

Payoff odds shall be determined by the Nation, although a minimum of forty-five percent (45%) of the total gross sales will be returned as prizes to the winning player(s) and shall be conspicuously posted on a sign and printed in the brochures available at each location where tickets are sold.

(e) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers. The amounts of such wagers shall be conspicuously posted on a sign at each location where tickets are sold and in the brochures.

19. MERCHANDISE WHEELS.

(a) Equipment.

A wheel or wheels of variable size that have numbers, symbols or colors used to designate the winning wager and, where applicable, the type of merchandise to be awarded. The betting table or surface has a corresponding layout.

(b) Winning Wagers.

Only merchandise shall be awarded as prizes.

(c) Control Sheet.

Each merchandise wheel shall have an inventory control sheet which shall indicate the cost to the Nation of each item of merchandise awarded at the wheel.

(d) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

20. MINI-BACCARAT. (\*Amended 9/04/97)

(a) Equipment.

- (1) A table with a Mini-Baccarat layout.
- (2) At least six decks of cards with backs of the same color and design and two solid-colored cutting cards.
- (3) A dealing shoe.
- (4) An electromechanical card-shuffling device (optional).

(b) Value of Cards.

(1) The "Value" of the cards in each deck will be as follows:

- (i) Any card from 2 to 9 will have its face value;
- (ii) Any Ten, Jack, Queen or King will have a value of zero; and
- (iii) Any Ace will have a value of one.

(2) The "Point Count" of a hand will be a single digit number from 0 to 9 inclusive and will be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number will be discarded as having no value and the right digit will constitute the Point Count of the hand. Examples of this rule are as follows:

- (i) A hand composed of an Ace, a 2 and a 4 has a Point Count of 7; and
- (ii) A hand composed of an Ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

(c) Types of Wagers.

(1) The following wagers will be permitted to be made by a participant at the game of Mini-Baccarat:

- (i) A wager on the "Banker's Hand" which will:
  1. Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
  2. Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand"; and

3. Be void if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

(ii) A wager on the "Player's Hand" which will:

1. Win if the "Player's Hand" has Point Count higher than that of the "Banker's Hand";

2. Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand"; and

3. Be void if the Point Counts of the "Banker's Hand" and the "Players Hand" are equal.

(iii) A wager called a "Tie Bet" which will win if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal and will lose if such Point Counts are not equal.

(2) Unless otherwise approved by the Nation, the gaming operation will not accept any wagers at the game of Mini-Baccarat other than those specified in paragraph (1) of this section.

(3) All wagers at Mini-Baccarat will be made by placing gaming chips (including plaques) on the appropriate areas of the Mini-Baccarat layout except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and gaming facility supervisor at the table, and such cash is expeditiously converted into gaming chips or plaques.

(4) No wager at Mini-Baccarat will be made, increased or withdrawn after the dealer has announced "No More Bets".

(5) Once the first card of any hand has been removed from the shoe by the dealer, no participant will handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(d) Payoffs.

(1) A winning wager made on the "Player's Hand" will be paid off by the gaming operation at odds of 1 to 1.

(2) A winning wager made on the "Banker's Hand" will be paid off by the gaming operation at odds of 1 to 1, except that the gaming operation will extract a charge (to be known as a "commission" or "vigorish") on the amount won at four percent (4%) or five percent (5%) of

such amount. Wagers will be accepted in \$5 increments only and therefore the vigorish will increase in \$.20 increments if the vigorish is 4% or in \$.25 increments if the vigorish is 5%. The gaming operation may collect the vigorish from a participant at the time the winning payoff is made or may defer it to a later time provided, however, that all outstanding vigorish will be collected prior to reshuffling the cards in a shoe and in no event will the collection of any vigorish be deferred beyond such point. The amount of any vigorish not collected at the time of the winning payout will be evidenced by the placing of coins or marker buttons (lammers) contained 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.

(i) The gaming operation will notify the appropriate personnel in writing twenty-four (24) hours in advance of any change in the vigorish percentage (four or five percentage).

(ii) The gaming operation will conspicuously post at the Mini-Baccarat table(s) the vigorish percentage in effect (four or five percentage).

(iii) When 4% vigorish is in effect the gaming operation will utilize \$.20 denomination marker buttons (lammers) and \$.25 denomination marker buttons when 5% vigorish is in effect.

(iv) Vigorish percentage will be the same for all Mini-Baccarat tables at all times. Any change to the vigorish percentage will be done uniformly for all Mini-Baccarat tables throughout the gaming operation; vigorish may differ, however, between Mini-Baccarat and Baccarat.

(3) A winning tie bet will be paid off by the gaming operation at odds of at least 8 to 1.

(e) The Shuffle.

(1) After receiving the six or more decks of cards at the table, the dealer calling the game will sort and inspect the cards and the floorperson assigned to the table will verify the inspection.

(2) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards will be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards will be spread out in horizontal rows by deck according to suit and in sequence within the suit.



(3) After the first participants are afforded an opportunity to visually inspect the cards, the cards will be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

(4) Immediately prior to the commencement of play and after each shoe of cards is completed, the dealer or electromechanical card-shuffling device will shuffle the cards so that they are randomly intermixed.

(5) After the cards have been reshuffled, the gaming operation may choose to have the dealer lace approximately one deck of cards so that they are evenly dispersed into the remaining stack. The dealer will then offer the stack of cards, with backs facing away from him or her, to the participant to be cut. The dealer will begin with the participant seated in the highest number position at the table and, working clockwise around the table, will offer the stack to each participant until a participant accepts the cut. In the event the participant seated in the highest number position does not cut the cards, the participant in the next clockwise position will have the option to cut. If no participant accepts the cut, the dealer may cut the cards.

(6) The cards will be cut by placing the cutting card in the stack at least 10 cards in from either end.

(7) Once the cutting card has been inserted into the stack, the dealer will take all cards in back of the cutting card and place them to the front of the stack. The dealer will then insert one cutting card in a position at least 14 cards in from the back of the stack. The stack of cards will then be inserted into the dealing shoe for commencement of play. Prior to the commencement of play, the dealer will remove the first card from the shoe and place it, and an additional amount of cards equal to the amount on the first card drawn, in the discard rack after all cards have been shown to the participants. For purposes of this paragraph, face cards and tens count as tens; Aces count as one.

(f) The Play.

(1) There will be two hands dealt in the game of Mini-Baccarat one of which will be designated the "Player's Hand" and the other designated the "Banker's Hand".

(2) At the commencement of each round of play, the dealer calling the game will announce "No More Bets".

(3) The dealer will deal four (4) cards from the shoe face down. The first and third cards dealt will be placed face down in the area on the layout designated for

the "Player's Hand". The second and fourth cards dealt will be placed face down under the right front corner of the dealing shoe until the "Player's Hand" is called, at which time the second and fourth cards shall be placed face up in the area on the layout designated for the "Banker's Hand".

(4) After the cards are dealt to each hand, the dealer will turn the "Player's Hand" face upwards and announce the Point Count of the "Player's Hand". The dealer will then turn the "Banker's Hand" face upwards and announce the Point Count of the "Banker's Hand".

(5) Following the announcement of the Point Counts of each hand, the dealer will determine whether to deal a third card to each hand.

(6) Any third card required to be dealt will first be dealt face upwards to the "Player's Hand" and then to the "Banker's Hand" by the dealer.

(7) In no event will more than one additional card be dealt to either hand.

(8) Whenever the cutting card appears during play, the cutting card will be removed and placed to the side and the hand will be completed. Upon completion of that hand, the dealer calling the game will announce "Last Hand". At the completion of one more hand, no more cards will be dealt until the reshuffle occurs.

(9) If the Point Count of either the "Player's Hand" or the "Banker's Hand" after the initial two cards are dealt to each is an 8 or 9 (which will be called a "natural"), no more cards will be dealt to either hand.

(10) If the Point Count of the "Banker's Hand" on the first two cards is 0 to 7 inclusive, the "Player's Hand" will draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 1 below.

Table 1

Player Having	Third Card Determination
0 to 5	Draws
6 to 9	Stays

(11) The "Banker's Hand" shall draw (that is, take a third card) or stay (that is, not take a third card) in accordance with the requirements of Table 2 below:

Table 2

### Third Card Determination For Banker's Hand

#### Third Card Drawn By Player's Hand

No Third Card Drawn		0	1	2	3	4	5	6	7	8	9
Point Count of Banker's Hand	0										
	1										
	2										
	3	D		D	D	D	D	D	D	S	D
	4	D		S	S	D	D	D	D	S	S
	5	D		S	S	S	S	D	D	D	S
	6	S		S	S	S	S	S	D	D	S
	7										
	8										
	9										

(12) The first vertical column in Table 2 labeled "Point Count of Banker's Hand" will refer to the Point Count of the "Banker's Hand" after the first two cards have been dealt to it.

(13) The first horizontal column at the top of Table 2 labeled "Third Card Drawn by Player's Hand" will refer to the value of the third card drawn by the "Player's Hand" as distinguished from the Point Count of the "Player's Hand".

(14) The letter "D" used in Table 2 will mean that the "Banker's Hand" must draw a third card and the letter "S" used in Table 2 will mean that the "Banker's Hand" must stay (that is not draw a third card).

(15) The method of using Table 2 will be to find the Point Count of the "Banker's Hand" in the first vertical column and trace that horizontally across the table until it intersects the third card drawn by the "Player's Hand". The box at which such intersection takes place will show whether the "Banker's Hand" will draw a third card or stay. For example, if the Point Count of the "Banker's Hand" after two cards is 5 and the value of the third card drawn by the "Player's Hand" is 4, the table shows that the "Banker's Hand" will draw a third card.

(16) After each hand has received all the cards it is entitled to by these procedures, the dealer will announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer will announce "Tie Hand".

(17) After the result of the round is announced, the dealer responsible for the wagers on the table shall collect all losing wagers, either collect or mark up any vigorish or commission owed in accordance with these procedures, and pay all winning wagers.

(18) No participant or spectator will handle, remove or

alter any cards used to game at Mini-Baccarat and no dealer or other gaming facility employee will permit a participant or spectator to engage in such activity.

(g) Irregularities.

(1) A third card dealt to the "Player's Hand", when no third card is authorized under these procedures, will become the third card of the "Banker's Hand" if the "Banker's Hand" is obliged to draw by Table 2. If, in such circumstances, the "Banker's Hand" is required to stay, the card dealt in error will become the first card of the next hand unless it has been disclosed. In such case, the disclosed card and an additional number or cards equal to the amount on this card will be drawn face upwards from the shoe and placed in the discard rack.

(2) A card drawn in error from the shoe, if not disclosed, will be used as the first card of the next hand of play. If the card has been disclosed, a burn card procedure as described in paragraph (1) above, will be implemented.

(3) All cards found face upwards in the shoe will not be used in the game and will be placed in the discard rack, along with an additional amount of cards drawn face upwards, which agrees with the number on the card found face upwards in the shoe.

(4) If there are insufficient cards remaining in the shoe to complete a round of play, that round will be void and a new round will commence after the entire set of cards are reshuffled and placed in the shoe.

(h) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

## 21. MONEY WHEEL.

### (a) Equipment.

A wheel of variable size. Around the rim of the wheel's surface are sections. In some of these sections are new American green-backs or their facsimile in denominations of \$1, \$2, \$5, \$10, and/or \$20. Other sections display a picture of the American flag and a joker. The betting table or surface has a corresponding layout.

### (b) The Play.

(1) A player places a wager on one or more numbers, flag or joker on the layout and the dealer spins the wheel. When the wheel stops, the section in which the indicator arm rests is the winning number or symbol.

(2) The number on the bills indicates the payoff odds to the players. If the wheel stops on the \$1 bill, the payoff odds are 1 to 1. A winning wager on the \$2 bill is paid off at 2 to 1, on the \$5 at 5 to 1, on the \$10 at 10 to 1, on the \$20 at 20 to 1. The payoff odds on the flag and joker, ranging from 25 to 1 through 40 to 1, shall be conspicuously displayed on the layout.

### (c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

22. PAI GOW POKER. (\*Amended 2/23/95)

(a) Definitions.

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

(1) "Copy Hand" will mean either a two card hand or a five card hand of a player which is identical in rank to the corresponding two card hand or five card hand of the dealer.

(2) "Dealer" will mean the person who deals the cards and controls the bank. He or she never surrenders the deal or the bank.

(3) "High Hand" will mean the five card hand which is formed from the seven cards dealt at a game of pai gow poker so as to rank equal to or higher than the two card low hand.

(4) "Rank" or "Ranking" will mean the relative position of a card or group of cards.

(5) "Second Highest" will mean the low hand which is the two card hand formed from the seven cards dealt at the game of pai gow poker so as to rank lower than the five card high hand.

(6) "Set or Setting the Hands" will mean the process of forming a high hand and low hand from the seven cards dealt.

(7) "Suit" will mean one of the four categories of cards, i.e., diamond, spade, club or heart.

(b) Equipment.

(1) A table with a Pai Gow Poker layout.

(2) One deck of cards with backs of the same color and design, one joker, and two additional solid-colored cutting cards.

(3) Three dice and a pai gow poker shaker, or an electronic selection device.

(4) An electromechanical card shuffling device (optional).

(c) Value of Cards.

(1) The rank of the cards used in pai gow poker, in

order of highest to lowest rank, will be: ace, king, queen, jack, ten, nine, eight, seven, six, five, four, three, and two. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2, 3, 4 and 5. Except as otherwise provided in paragraph (3) below, the joker will be used and ranked as an ace.

(2) The permissible poker hands at the game of pai gow poker, in order of highest to lowest rank, will be:

(i) "Five aces" is a high hand consisting of four aces and a joker;

(ii) "Royal flush" is a high hand consisting of an ace, king, queen, jack and ten of the same suit;

(iii) "Straight flush" is a high hand consisting of five cards of the same suit in consecutive ranking, with an ace, 2, 3, 4, and 5 being the highest ranking straight flush, and 6, 5, 4, 3, and 2 being the lowest ranking straight flush;

(iv) "Four-of-a-kind" is a high hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

(v) "Full house" is a high hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three two's and two three's being the lowest ranking full house;

(vi) "Flush" is a high hand consisting of five cards of the same suit. When comparing two flushes the provisions of paragraph (4) below shall be applied;

(vii) "Straight" is a high hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and ten being the highest ranking straight; an ace, 2, 3, 4 and 5 being the second highest ranking straight; and a 6, 5, 4, 3 and 2 being the lowest ranking straight;

(viii) "Three-of-a-kind" is a high hand containing three cards of the same rank regardless of suit, with three aces being the highest ranking three-of-a-kind and three two's being the lowest ranking three-of-a-kind;

(ix) "Two pairs" is a high hand containing two

"pairs," with two aces and two kings being the highest ranking two pair hand and two three's and two two's being the lowest ranking two pair hand; and

(x) "Pair" is either a high hand or a low hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two two's being the lowest ranking pair.

(3) For purposes of setting a hand, a joker can be used only as an ace, or to complete a "straight," a "flush," a "royal flush," or a "straight flush."

(4) When comparing two high hands or two low hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the poker hands authorized herein, the hand which contains the highest ranking card as provided in paragraph (1) hereof which is not contained in the other hand will be considered the higher ranking card. If the two hands are of identical rank after the application of this subsection, the hands will be considered a copy hand.

(d) The Shuffle.

(1) After receiving one deck of cards at the table, the dealer will sort and inspect the cards and the floorperson assigned to the table will verify the inspection. If the deck of cards used by the gaming operation contains two jokers, the dealer and a gaming facility supervisor will ensure that only one joker is utilized.

(2) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards will be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence and will include one joker.

(3) After the first player is afforded an opportunity to visually inspect the cards, the cards will be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked or the cards will be shuffled and stacked by the electromechanical card shuffling device.

(4) All cards opened for use on a pai gow poker table will be changed approximately every hour while the game is in action.

(5) Immediately prior to commencement of play and after



each round of play has been completed, the dealer or electromechanical card shuffling device will shuffle the cards so that they are randomly intermixed.

(6) After the cards have been shuffled, the dealer will offer the stack of cards to be cut, with the backs face up to the player at the farthest position to the right of the dealer. If the game is just beginning, the dealer will offer the stack of cards to be cut to the first player to the table. If no player accepts the cut, the dealer will cut the cards.

(7) The player or dealer inserting the cutting card will place the cutting card in the stack at least 10 cards from either end. Once the cutting card has been inserted, the dealer will take all the cards, including the cutting card, and place them on the bottom of the stack. The gaming operation may, at its discretion, use a second cutting card to be inserted in a position exactly four cards in from the back of the stack in order to assist in verifying the number of cards dealt to each player.

(8) If there is no gaming activity at the pai gow poker table, the cards will be spread out on the table face up. After the first player is afforded an opportunity to visually inspect the cards, the shuffling procedure will be completed.

(e) Wagers.

(1) All wagers at pai gow poker will be made by placing gaming chips or plaques on the appropriate betting area of the pai gow poker layout.

(2) Only players who are seated at the pai gow poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until completion of the round of play.

(3) All wagers at pai gow poker will be placed prior to the dealer announcing "No More Bets." No wager at pai gow poker shall be made, increased or withdrawn after the dealer has announced "No More Bets."

(4) The gaming operation may, in its discretion, permit a player to wager on no more than two betting areas at a pai gow poker table, which areas must be adjacent to each other.

(5) If the gaming operation permits a player to wager on two adjacent betting areas, the cards dealt to each betting area will be played separately. If two wagers are not equal, the player will be required to rank and

set the hand with the larger wager before ranking and setting the other hand. If the amounts wagered are equal, each hand will be played separately in a counterclockwise rotation with the first hand being ranked and set before the player proceeds to rank and set the second hand. Once the hand has been ranked and set and placed face down on the appropriate area of the layout, the hand may not be changed.

(f) The Play.

(1) The dealer will shuffle the cards according to the procedures defined in subsection (d).

(2) The cards will be dealt one at a time in front of the money tray from the dealer's left to right and back again. For example: 1, 2, 3, 4, 5, 6, 7, 7, 6, 5, 4, 3, 2, 1, until each of seven hands contains seven cards. There will be four cards plus a cut card left over. These four cards will be fanned out face down over the money tray, then placed into the discard rack.

(3) The hand to the far left of the dealer is pushed up about an inch and a half to show that it is the first hand to be dealt. The hand to the far right of the dealer is turned 90 degrees to designate the last hand out. When an electromechanical card shuffling device is used, subsection (3) shall not apply.

(4) The dealer will then call "No More Bets" prior to shaking the Pai Gow Poker shaker or activating the electronic selection device. If dice are used the dealer will shake the dice at least three times to ensure a random mixture of the dice. The dealer will then remove the lid covering the Pai Gow Poker shaker, empty the shaker, total the dice and announce the total. The total of the dice will determine which player receives the first hand.

(5) To determine the starting position for dealing the cards, the dealer will count, counter-clockwise around the table with the position of the dealer considered number one and continuing around the table counting each betting circle regardless of whether or not there is a wager at that position, until the count matches the total of the three dice or the number displayed on the electronic selection device. Examples are as follows:

- (i) If dice are used, and the three dice total 8, the dealer would receive the first card. The dice will total a number between 3 and 18.
- (ii) If an electronic selection device is used, and it displays the number 6, the sixth position

would receive the first card. The electronic selection device will display a number between 1 and 7.

(6) If an electronic selection device is used, the dealer will activate the device to determine the starting position for dealing the hands. When an electronic selection device is used, subsection (4) shall not apply.

(7) Nothing in this section shall preclude the Nation gaming operation from using an additional cutting card to designate the position to which the first hand will be delivered.

(8) Once seven cards have been pushed to each position, including the dealer, and any cards with no wagers have been collected, the dealer will place the cover on the pai gow poker shaker and shake the shaker once. The pai gow poker shaker will then be placed to the right of the dealer.

(9) After the dealing of the cards has been completed, each player will set his or her hands by arranging the cards into a high hand and a low hand. When setting the two hands, the five card high hand must be equal to or higher in rank than the two card low hand. For example, if the two card hand contains a pair of sevens, the five card hand must contain at least a pair of sevens and the three remaining cards.

(10) Each player at the table will be responsible for setting his or her own hands and no other person except for the dealer may touch the cards of that player. Each player will be required to keep the seven cards in full view of the dealer at all times. Once each player has set a high and low hand and placed the two hands face down on the appropriate area of the layout, the player will not touch the cards again.

(11) After all players have set their hands and placed the cards on the table, the seven cards of the dealer will be turned over and the dealer will set his or her hands by arranging the cards into a high and low hand. The dealer will then place the two hands face up on the appropriate area of the layout.

(12) A player may announce that he or she wishes to surrender his or her wager prior to the dealer exposing either of the two hands of that player pursuant to paragraph (12) below. Once the player has announced his or her intention to surrender, the dealer will:

(i) Immediately collect the wager from that player; and

(ii) Collect the seven cards dealt to that player without exposing the cards to anyone at the table. The dealer will verify that seven cards were collected by counting them face down on the layout prior to placing them in the discard rack.

(13) Once the dealer has set a high and low hand, the dealer will expose both hands of each player, starting from the right and proceeding counterclockwise around the table. The dealer will compare the high and low hand of each player to the high and low hand of the dealer and will announce if the wager of that player will win, lose or be considered a tie ("push").

(14) All losing wagers will be immediately collected by the dealer and put in the table inventory container. All losing hands also will be collected. A wager made by a player will lose if:

(i) The high hand of the player is lower in rank than the high hand of the dealer and the low hand of the player is lower in rank than the low hand of the dealer;

(ii) The high hand of the player is identical in rank to the high hand of the dealer or the low hand of the player is identical in rank to the low hand of the dealer ( a "copy hand") and the other hand of the player is identical in rank or lower in rank than the other hand of the dealer;

(iii) The high hand of the player was not set so as to rank equal to or higher than the low hand of that player; or

(iv) The two hands of the player were not otherwise set correctly in accordance with the rules of the game (for example, a player forms a three card low hand and a four card high hand).

(15) If a wager is a push, the dealer will not collect or pay the wager, but will immediately collect the cards of that player. A wager made by a player will be a push if:

(i) The high hand of the player is higher in rank than the high hand of the dealer, but the low hand of the player is identical in rank to the low hand of the dealer (copy hand) or lower in rank than the low hand of the dealer; or

(ii) The high hand of the player is identical in rank to the high hand of the dealer (copy hand) or lower in rank than the high hand of the dealer, but the low hand of the player is higher in rank than the low hand of the dealer.

(16) All winning hands will remain face up on the layout. Winning wagers will be paid after all hands have been exposed. The dealer will pay winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. A wager made by the player will win if the high hand of the player is higher in rank than the high hand of the dealer and the low hand of the player is higher in rank than the low hand of the dealer.

(17) A winning pai gow poker wager will be paid off by the gaming operation at odds of 1 to 1, except that the gaming operation will extract a commission known as "vigorish" from the winning player in an amount equal to five percent of the amount won; provided, however, that when collecting the vigorish, the gaming operation may round off the vigorish to twenty-five cents or the next highest multiple of twenty-five cents. The gaming operation will collect the vigorish from a player at the time the winning payout is made. After a winning wager has been paid and the vigorish collected, the dealer will then collect the cards from that player.

(g) Irregularities.

(1) If the dealer uncovers the pai gow poker shaker and all three dice do not land flat on the bottom of the shaker the dealer will call a "No Roll" and re-shake the dice.

(2) If the dealer uncovers the pai gow poker shaker and a die or dice fall out of the shaker, the dealer will call a "No Roll" and re-shake the dice.

(3) If the dealer incorrectly totals the dice and deals the first card to the wrong position, all hands will be called dead and the dealer will reshuffle the cards.

(4) If the dealer exposes any of the cards dealt to a player, the player has the option of voiding the hand. Without looking at the unexposed cards, the player will make the decision either to play out the hand or to void the hand.

(5) If a card or cards in the hand of the dealer is exposed, all hands will be void and the cards will be reshuffled.

(6) A card found turned face up in the deck will not be used in the game and will be placed in the discard rack. If more than one card is found turned face up in the deck, all hands will be void and the cards will be reshuffled.

(7) A card drawn in error without its face being exposed will be used as though it was the next card from the deck.

(8) If any player or the dealer is dealt an incorrect number of cards, all hands will be void and the cards reshuffled.

(h) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

23. RED DOG/ACEY-DUCEY. (\*Amended 9/04/97)

(a) Equipment.

(1) A table with a Red Dog or Acey-Ducey layout.

(2) One to eight decks of cards with backs of the same color and design and two solid-colored cutting cards.

(3) A dealing shoe.

(4) An electromechanical card-shuffling device (optional).

(b) Value of Cards.

(1) Any card from 2 to 10 will have its face value;

(2) Any Jack will have a value of eleven;

(3) Any Queen will have a value of twelve;

(4) Any King will have a value of thirteen; and

(5) Any Ace will have a value of fourteen.

(c) The Shuffle.

(1) After receiving the one to eight decks of cards at the table, the dealer will sort and inspect the cards and the floor person assigned to the table will verify the inspection.

(2) Following the inspection of the cards by the dealer and the verification by the floor person assigned to the

table, the cards will be spread out face upwards on the table for visual inspection by the first participant or participants to arrive at the table. The cards will be spread out by deck according to suit and in sequence within the suit.

(3) After the first participant or participants are afforded an opportunity to visually inspect the cards, the cards will be turned face downward on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

(4) Immediately prior to commencement of play and after each shoe of cards is completed, the dealer or the electromechanical card-shuffling device will shuffle the cards so that they are randomly intermixed.

(5) After the cards have been shuffled, the dealer will offer the stacks of cards, with backs facing away from him or her, to the players to be cut.

(6) The player designated by paragraph (8) of this section will cut the cards by placing the cutting card in the stack at least 10 cards in from either end.

(7) Once the cutting card has been inserted by the player the dealer will take all cards in front of the cutting card and place them on the back of the stack after which the dealer will insert the cutting card in a position approximately one-quarter of the way in from the back of the stack. The stack of cards will then be inserted into the dealing shoe for commencement of play.

(8) The player to cut the cards will be the player at the farthest point to the right of the dealer unless the game is just beginning in which case it will be the first player to the table.

(9) If the player designated in paragraph (8) of this section refuses the cut, the cards will be offered to each other player moving counter-clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer will cut the cards.

(d) The Play.

(1) All cards used to play at Red Dog will be dealt from a dealing shoe specifically designed for such a purpose and located on the table to the left of the dealer.

(2) Each dealer will remove cards from the shoe with his or her left hand, turn them face upwards, and then place them on the appropriate area of the layout with his or her right hand.

(3) After each full set of cards is placed in the shoe, the dealer will remove the first card therefrom face downwards and place it in the discard rack which will be located on the table immediately in front of or to the right of the dealer. Each new dealer who comes to the table will also burn one card as described herein before the new dealer deals any cards to the players. The burn card will be disclosed if requested by the player.

(4) For each round of play, the dealer will place the first card, face upwards, on the box farthest to his left. The dealer will then place the second card, face upwards, on the box farthest to his or her right.

(5) If the initial two cards dealt have values that are consecutive, the dealer will announce "The cards are consecutive--Tie Hand" and the round of play will be concluded.

(6) If the initial two cards dealt are a pair, the dealer will announce "We have a Pair" -- and will immediately draw a third card and place it face up in the middle box.

(i) If the third card dealt makes a 3-of-a-kind, the players will win and be paid.

(ii) If the third card dealt does not make a 3-of-a-kind, the dealer will announce "No 3-of-a-kind--Tie Hand" and all wagers will be voided.

(7) Whenever the initial two cards dealt are neither consecutive nor a pair, the dealer will announce the spread and will place a marker on the corresponding spread on the layout. Prior to dealing a third card, the dealer will announce "Raises Closed".

(8) After all raise wagers have been placed, the dealer will draw a third card, place it face upwards on the box between the initial two cards and announce the value of the third card. At this time, the dealer will collect all wagers or pay all wagers.

(9) At the conclusion of a round of play, all cards on the layout will be picked up by the dealer and placed in the discard rack.

(10) Whenever the cutting card is reached in the deal of the cards, the dealer will continue dealing the cards until that round of play is completed after which he or she will reshuffle the cards.

(e) Wagers.



(1) Except as otherwise provided in this section, wagers must be made prior to the first card being dealt for each round of play.

(2) All wagers at Red Dog will be made by placing gaming chips on the appropriate area of the Red Dog layout except that verbal wagers accompanied by cash may be accepted provided they are confirmed by the dealer and gaming facility supervisor at the table, and such cash is expeditiously converted into gaming chips in accordance with gaming facility procedures governing the acceptance and conversion of such instruments. The cash received from a verbal wager will not, under any circumstances, be returned to a player.

(3) Once the first card of each round has been removed from the shoe by the dealer, no participant will handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager.

(4) No player will be permitted to wager on more than one betting area.

(f) Payoffs.

(1) All wagers at Red Dog will be made by placing gaming chips on the appropriate area of the Red Dog layout. The "spread" for each round of play will be a number from 1 to 11 inclusive and will be determined by the number of cards whose value can fall between the values of the initial two cards dealt from the shoe. An example of this rule is as follows: If the initial two cards dealt are a 4 and a 7, then the spread will be 2 (i.e., two cards, a 5 and 6 have a value that falls between 4 and 7).

(2) The player will win if:

(i) The value of the third card dealt from the shoe is between the values of the first and second cards dealt from the shoe; or

(ii) The three cards dealt from the shoe all have the same value. This will be known as a "3-of-a-kind" and will be paid at odds of 11 to 1.

(3) Provided the initial two cards dealt are not a pair, a player will lose when the value of the third card dealt from the shoe is not between the values of the first and second cards dealt from the shoe. A third card which has the same value as either the first or second card is not deemed to be between the values of the first and second cards.

(4) A wager made in accordance with this section will be voided whenever:

(i) There is no spread (i.e. the values of the first two cards are consecutive); or

(ii) The initial two cards dealt are a pair and the third card dealt does not make 3-of-a-kind.

(g) Raise Wagers.

(1) Provided there is a spread after the initial two cards have been dealt, a player will have the option to make a raise wager in support of his or her original wager by placing on the designated area of the layout an amount not in excess of the player's original wager.

(2) All raise wagers will be placed immediately after the first two cards have been dealt and prior to the third card being dealt.

(3) All raise wagers must be placed prior to the dealer announcing "Raises Closed". No raise wagers shall be made, increased or withdrawn after the dealer has announced "Raises Closed".

(4) All winning raise wagers will be paid at the same odds as the original wager.

(h) Irregularities.

(1) A card found turned face upwards in the shoe will not be used in the game and will be placed in the discard rack.

(2) A card drawn in error without its face being exposed will be used as though it were the next card from the shoe.

(3) If a third card is drawn and exposed to the players prior to the dealer announcing "raises closed" the card will be burned and the players will be given the option of playing out the hand or calling the hand dead. Prior to dealing another third card the dealer will return the original wager and any raise wager to each player who has chosen to call the hand dead.

(i) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

**24. ROULETTE. (\*Amended 10/30/98)**

**(a) Equipment.**

(1) A standard table has a betting layout, a roulette wheel and roulette balls.

(2) Wagers. All wagers at the roulette games shall be made with chips or non-value roulette chips. The color of the non-value roulette chip indicates the player.

(3) Roulette wheels. Roulette shall be played on a table having a roulette wheel of not less than thirty (30) inches in diameter at one end of the table and a corresponding roulette layout imprinted on the opposite end of the table.

Each roulette wheel shall be of a single zero variety or a double zero variety as described below:

(i) Each single zero roulette wheel shall have 37 equally spaced compartments around the wheel with one marked zero and colored green and the others marked 1 to 36 and colored alternately red and black; and

(ii) Each double zero roulette wheel shall have 38 equally spaced compartments around the wheel with one marked zero and colored green, one marked double-zero (00) and colored green, and the others marked 1 to 36 and colored alternately red and black.

(4) In the instance of a table offering fixed or progressive jackpot wagers, such table shall also be equipped with the following:

(i) For fixed jackpot games: a secondary wagering layout which shall be a reduced size replica of the conventional number betting area;

(ii) For progressive jackpot games: a(n)

1. bet sensor field which shall be a reduced size replica of the conventional number betting area. Each single number field contains an LED which indicates game status. A green LED indicates that the sensor is ready to accept wagers, a red LED indicates that a wager has been accepted for that number, and a flashing LED indicates that wagers have been situated on the winning number and with the next spin a jackpot may be won;

2. table terminal on which the dealer shall accept progressive. This information is used, in part, to determine how incremental increases in the progressive jackpot amount;

3. progressive jackpot display which shall indicate the current progressive jackpot value; and

4. optical roulette reader which shall read the roulette winning number and transmit it to the table terminal and to the roulette display.

A roulette table may offer either fixed or progressive jackpot wagering, but may not offer both types of jackpot wagering at the same time.

(b) Roulette Personnel and Their Duties.

(1) A roulette table with a single or double layout is usually worked by two persons. The person who spins the wheel and deals the game is called the dealer. His or her assistant is called a checker or check racker.

(2) Dealer. The dealer is in charge of the conduct of the game. His or her main duties are: spinning the wheel, throwing the roulette ball, announcing winners, collecting losing wagers, paying off winning wagers, and collecting, entering or placing jackpot wagers.

(3) Checker or Check Racker. The checker or check racker separates and stacks the losing wagers that have been collected or swept from the layout by the dealer. He or she helps the dealer pay off winning wagers.

(c) The Play.

(1) The players begin making their wagers by placing chips on the appropriate spaces of the conventional layout. After making a wager on the conventional layout, should the table be so equipped, a patron makes a jackpot wager by placing a wager on a single-number or straight-up bet on the secondary wagering area. For a progressive jackpot wager to be valid, the dealer must accept such wager at the table terminal. No jackpot wagers may be accepted after the dealer verbally and physically indicates no more will be accepted. The dealer starts the wheel spinning in a clockwise or counterclockwise direction, then flips the ball onto the bowl's back track so that it travels in the opposite direction of the wheel. Players may continue placing wagers, other than jackpot wagers, while wheel and ball are in motion until

the dealer calls: "No more wagers." He or she does this as the ball slows down and is about to drop off the back track. Wagers placed on the layout after this announcement are not valid and must be returned to the player or players.

(2) When the ball falls and comes to rest between any two partitions of the wheel, it marks the winning number, a 0 or 00, the winning color, and any other permitted bet that pertains to a winning number or symbol. The dealer immediately announces the winning number and its color, and he or she places a marker on the corresponding number on the layout. The dealer also places a similar marker on the secondary wagering layout. He or she then collects all losing wagers from both layouts, not disturbing the wagers resting on winning spaces, and except in the case of winning jackpot wagers, pays off the winner or winners. The symbols 0 and 00 win for the Nation gaming operation all bets except those placed on 0 and 00.

(3) After collecting and paying all winning wagers, the dealer removes the marker from the conventional layout but leaves the marker on the secondary wagering layout through the next spin. This number may not be selected until a different winning number being rolled breaks the order of succession or the round is completed by the same winning number coming up two additional times in succession.

(d) Inside Bets.

(1) Single-number bet or straight-up bet. The player places his or her wager squarely on one number on the layout, making certain that the wager does not touch any of the lines enclosing the number. This indicates that the player is betting that number to win. Payoff odds are 35 to 1.

(2) The symbols 0 or 00. These can be played the same as any straight or single-number bet by placing the wager on either 0 or 00. Payoff odds are 35 to 1.

(3) Two-number bet or split bet. The player places his or her wager directly on any line separating any two numbers. Any wager placed on the line separating the second Dozen betting space from the 3rd Dozen betting space shall be the same as a wager placed on the line separating the 0 from the 00. If the winning number is one of the two wagered on, the player wins. Payoff odds are 17 to 1.

(4) Three-number bet or street bet. The player places his or her wager on the outside line of the layout. This indicates that he or she is betting the three numbers

opposite the wager, going across the layout (street). If the winning number is one of these three, the player wins. Payoff odds are 11 to 1.

(5) Four-number bet, square bet, quarter bet or corner bet. The player places his or her wager on the intersection of the lines between any four numbers. If any one of these four numbers wins, the player collects. Payoff odds are 8 to 1.

(6) Five-number bet or line bet. The player places his or her wager on the line separating the 1,2,3 from the 0 and 00 spaces at a corner intersection. This indicates that the player is betting that one of the numbers 1, 2 or 3, or 0 or 00 will win. Payoff odds are 6 to 1.

(7) Six-number bet or line bet. The player places his or her wager on the intersection of the side line and a line between two streets. If any of these six numbers wins, the player collects. Payoff odds are 5 to 1.

(e) Outside Bets.

(1) Twelve-number bet or column bet. The player places his or her wager on one of the three blank spaces at the bottom of the layout (some layouts have three squares marked 1st, 2nd, 3rd). This indicates that the player is betting the 12 vertical numbers above the space wagered on. Payoff odds are 2 to 1.

(2) Dozens or twelve-number bet. The player places his or her wager on one of the spaces of the layout marked 1st 12, 2nd 12 or 3rd 12. The 1st 12 indicates that the player is betting on the numbers 1 to 12 inclusive; the 2nd 12, the numbers 13 to 24 inclusive; and the 3rd 12, the numbers 25 to 36 inclusive. Payoff odds are 2 to 1.

(3) Low-number bet (1 to 18). The player places his or her wager on the layout space marked 1 to 18, which indicates that the player is betting on the numbers 1 to 18 inclusive. The payoff odds are even money.

(4) High-number bet (19 to 36). The player places his or her wager on the layout space marked 19 to 36, which indicates that the player is betting on the numbers 19 to 36 inclusive. The payoff odds are even money.

(5) Black color bet. The player places his or her wager on a space of the layout marked Black. (Some layouts have a large diamond-shaped design instead of the word Black.) The player is betting that the winning color will be black. The payoff odds are even money.

(6) Red color bet. The player places his or her wager on the space of the layout marked Red, or the red diamond, and is betting that the winning color will be red. The payoff odds are even money.

(7) Odd-number bet. The player places his or her wager on the space of the layout marked odd. The player is betting that the winning number will be an odd number. The payoff odds are even money.

(8) Even-number bet. The player places his or her wager on the space of the layout marked even. The player is betting that the winning number will be even. The payoff odds are even money.

(f) Progressive or Fixed Jackpot Wagers

(1) To qualify to place a progressive or a fixed jackpot wager a patron must first have made an inside bet or outside bet as such terms are defined in this section.

(2) Fixed Jackpot Wager.

(i) The player may participate by placing a single number bet or straight-up bet on a number on the secondary wagering layout.

(ii) Should the number wagered upon win, that number may not be selected by any other player for wager during the next spin. The player selecting the winning number wins a first level fixed jackpot which shall be paid at not less than 1 to 1 odds.

(iii) Should the number wagered upon win for a second consecutive time the player wins a second level fixed jackpot amount, which shall not be paid at less than 250 to 1 odds, and a change to win the third level fixed jackpot amount on the next spin. The number upon which the marker rests may not be selected by any other player for wager during the next spin. Should two or more players who have selected the same number win for a second consecutive time each winner shall be paid at not less than 250 to 1 odds for their respective wagers.

(iv) Should the number wagered upon win for a third consecutive time the player wins the third level fixed jackpot amount which shall not be paid at less than 10,000 to 1 odds. Should two or more players who have selected the same number win for a third consecutive time the players shall both be paid at not less than 10,000 to 1 odds for their respective wagers.

(v) When a number wagered upon wins for a third consecutive time all players that have a wager on the secondary wagering area at that time may receive a bonus award. The Nation gaming operation shall individually notify, in writing, both the Commission and the Board of the amount of such bonus award no less than five (5) days prior to permitting such an award of a bonus award and thereafter may change the amount of such bonus award upon five (5) days written notice to both the Commission and the Board.

(3) Progressive Jackpot Wager.

(i) The player may participate by placing a single-number bet or straight-up bet on a number on the secondary wagering layout. This wager must be accepted at the table terminal to be valid.

(ii) Should the number wagered upon win, that number may not be selected by any other player for wager during the next spin. The player selecting the winning number wins a first level fixed jackpot which shall be paid at not less than 1 to 1 odds.

(iii) Should the number wagered upon win for a second consecutive time the player wins a second level fixed jackpot amount, which shall not be paid at less than 250 to 1 odds, and a chance to win the jackpot amount on the next spin. The number upon which the marker rests may not be selected by any other player for wager during the next spin. Should two or more players who have selected the same number win for a second consecutive time each winner shall be paid at not less than 250 to 1 odds for their respective wagers.

(iv) Should the number wagered upon win for a third consecutive time the player wins the jackpot amount which shall not be paid at less than one hundred percent of the progressive jackpot as reflected on the progressive meter at the time of the third consecutive win. Should two or more players who have selected the same number win for a third consecutive time the players shall share in the progressive jackpot equally.

(v) When a number wagered upon wins for a third consecutive time all players that have a wager on the secondary wagering area at that time may receive a bonus award. The Nation gaming operation shall individually notify, in writing, both the Commission and the Board of the amount of such bonus award no less than five (5) days prior to permitting such an award of a bonus award and thereafter may change the amount of such bonus



award upon five (5) days written notice to both the Commission and the Board.

(g) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table. Payout odds shall be conspicuously posted on a sign at each roulette table.

(h) Irregularities

(1) If no winning progressive wager occurs or is active when the table terminal fails to register a progressive wager or the progressive meter fails to function properly, the dealer shall call "No spin" and make a visible hand motion indicating "No spin." All player wagers shall be promptly returned. All gaming at the progressive jackpot roulette table shall cease until the table terminal device has been fixed or the dealer declares that no progressive jackpot wagering is accepted at said table and commences fixed jackpot or standard roulette play.

(2) If a progressive wager is alive when a table terminal fails to register a progressive wager or the progressive meter fails to function properly after a winning progressive wager occurs, the play shall continue for that player's wager until potential progressive jackpot wins are exhausted or the progressive wager loses. Such wager shall be eligible for the progressive jackpot amount reflected on the progressive meter at the time of the table terminal or progressive meter failure. No additional progressive jackpot wagers other than those reflected at the time of table terminal or progressive meter failure shall be accepted. At the conclusion of the spins for the progressive jackpot amount, all gaming at the progressive jackpot roulette table shall cease until the table terminal device has been fixed or the dealer declares that no progressive jackpot wagering is accepted at said table and commences fixed jackpot or standard roulette play.

25. SUPER PAN GAME.

(a) Equipment.

(1) At least six (6) decks of cards and at least one (1) solid-colored cutting card. All 7's, 8's, 9's, and 10's shall be removed from the decks.

(2) Three dice and a dice cup.

(b) Value of the Cards.

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

(1) Any card from 2 to 6 shall have its face value;

(2) Any Jack, King or Queen shall have a value of ten;

(3) Any Ace shall have a value of one; and

(4) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totaling the value of the cards in the hand. If the total of the cards in a hand is a two digit number, the left digit of such number shall be discarded as having no value and the right digit shall constitute the point count of the hand.

(c) Types of Wagers.

(1) Prior to the first card being dealt for any round of play, each player at the game of Super Pan Game shall make a wager against the gaming operation which shall win if the "Player's Hand" has a point count higher than the "Banker's Hand", and lose if that point count is lower than the "Banker's Hand".

(2) All tie hands will neither win nor lose.

(3) All wagers shall be made by placing gaming chips on the appropriate areas of the Super Pan Game layout. No call bets will be accepted.

(4) Winning wagers shall be paid off at even money, less any gaming operation commission or vigorish.

(5) All players' wagers are against the "Banker's Hand" which is under the direction and control of the gaming operation.

(6) The gaming operation may permit from one to six people to wager on any one hand in "Super Pan Game".

(d) The Shuffle.

(1) After receiving six or more decks of cards at the table, the dealer shall sort and inspect the cards and the floorperson assigned to the table shall verify the inspection.

(2) After the cards are inspected, the cards shall be spread out face up on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan shaped columns by deck according to suit and in sequence within the suit.

(3) After the first player (or players) is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(4) The floorperson or supervisor shall inspect the three die for any visual defects. Any additional inspections will be performed by the floorperson or supervisor as he or she believes necessary.

(5) Immediately prior to commencement of play and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(6) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from the dealer, to one of the players to be cut. If no player accepts the cut, the dealer will cut the cards.

(7) The designated player shall cut the cards by placing the cutting card in the stack at least 10 cards in from either end.

(8) Once the cutting card has been inserted by one of the players, the dealer shall take all cards in front of the cutting card and place them on the back of the stack after which the dealer shall insert the cutting card in a position at least approximately one eighth of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.

(9) Prior to commencement of play, the dealer shall remove the first card from the shoe and place it, and additional amount of cards equal to the amount on the first card drawn, in the discard rack.

(e) The Play.

(1) At commencement of play, the dealer shall take the dice cup from the right of the chip tray, shake it at

least three times, and place the covered shaker on the table.

(2) The dealer will call "no more wagers" prior to uncovering the dice. No player may increase, decrease or remove his or her bet at this time.

(3) The dealer will uncover the dice cup and announce the total. The total will determine the first player.

(4) Starting at the first player and dealing clockwise, the dealer will deal one card at a time to each position having a wager, including the dealer, until each position has a total of three cards.

(5) After the three cards have been dealt and before the players are permitted to draw, all hands must be placed face down in front of their respective bets.

(6) Starting with the first player and proceeding clockwise, the dealer shall deal face downwards a maximum of one additional card if the player signals for this draw option, and that card is placed perpendicular to the hand so that it may be identified as the "draw card". Taking or not taking a card is the player's option.

(7) After all players have acted, the dealer will announce "All hands set". The dealer shall then face the "Banker's Hand" and place it in front of the chip tray.

(8) The dealer will announce the banker's card total. If the "Banker's Hand" has a total of 0, 1, 2, 3, 4, or 5, he or she must draw. If the "Banker's Hand" has a total of 6, 7, 8, or 9, the dealer must stand.

(9) The draw card is placed to the right of the three card hand.

(10) The dealer announces the new total.

(11) Starting at the position designated by the first player, and going clockwise, the dealer shall face the players' hands.

(12) A wager against the gaming operation shall win if the "Player's Hand" has a point count higher than the "Banker's Hand" and lose if that point count is lower than the "Banker's Hand". All tie hands will neither win nor lose.

(13) Starting at the first player and moving clockwise, all wagers are settled and cards are removed and placed in the discard rack.

(14) The gaming operation may extract a charge (to be known as a commission) on any amount won, not to exceed 10%. The gaming operation will collect the commission from any winning wager at the time of the pay off.

(f) Irregularities.

(1) A card found face up in the shoe, shall not be used in the game and shall be placed in the discard rack.

(2) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(3) After the initial three cards have been dealt to each player and a card is drawn in error and exposed to the players, it will be declared "dead". The dealer shall place it, and an additional amount of cards equal to the amount on the exposed card, in the discard rack.

(4) Once the dice cup is opened, no player will increase or decrease his or her wager.

(5) The player is responsible for protecting his or her hand. If a hand is fouled through carelessness with other cards, the player's wager is forfeited.

(6) Cards cannot be backed up. If a player is mistakenly passed over during the draw, he or she has the option of standing or receiving a draw card after all other players have drawn, but before the dealer acts on his or her hand.

(7) Any player or dealer having the wrong number of cards has a fouled hand.

(g) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

26. UNDER AND OVER SEVEN.

(a) Equipment.

(1) A cage or chute.

(2) Two dice. If thrown, the dealer has at least five dice in front of him or her, from which the shooter selects two dice to roll.

(3) A table and layout with three betting spaces reflecting a number "7", "Under 7" and "Over 7". If dice are thrown, a table with an upright rail running around the table's outside edges, forcing a rectangular enclosure. This rail serves as a backboard and helps to prevent the dice from falling off the table.

(b) The Play and Odds.

(1) The player places the wager on any one of the three spaces on the layout. The dice are thrown by the player or dealer or tumbled in the cage or chute. A wager on "Under 7" wins if the total of the two dice is 2, 3, 4, 5 or 6. The odds on this wager are even or 1 to 1. A wager on "Over 7" wins if the total of the two dice is 8, 9, 10, 11 or 12. The odds on this wager are even or 1 to 1. A wager on the "7" space wins if the total of the two dice is 7. The odds on this wager are 4 to 1.

(c) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on a sign at each table.

27. CARIBBEAN STUD. (\*Amended 11/23/94, 9/04/97)

(a) Equipment.

- (1) A table layout with betting spaces for up to seven players.
- (2) A single deck of 52 standard playing cards.
- (3) Display boards reflecting the amount of the Progressive Jackpot.
- (4) Meters recording the amount of the Progressive Jackpot.
- (5) An electromechanical card shuffling device. (optional)

(b) The Object of the Game.

Each player wagers that his or her five card hand will be higher in value than the dealer's hand. The players and the dealer are not permitted to discard and draw any additional cards.

(c) The Play.

After the cards are thoroughly shuffled by the dealer or the card shuffling device, each player may place an original wager in the betting space marked Ante. Players, after making an ante wager, have the option of making a Progressive Jackpot bet by depositing a token or cheque into the appropriate coin-drop located on the layout. (Players win all or part of the Progressive Jackpot with hands of: Royal Flush, Straight Flush, Four of a Kind, Full House or Flush.) Starting with the player seated to the dealer's extreme left, five cards are dealt face-down to each betting position in a clockwise manner, including the dealer. The dealer then turns over one of his or her cards.

After reviewing his or her five card hand, each player has the option to "fold" or "play." Players deciding to fold return their cards to the dealer, who shall collect their Ante wagers. Players deciding to play must place a wager equal to exactly twice the amount of their Ante wager in the space marked "Bet." After all of the players have made their decisions the dealer turns his or her four face-down cards face-up.

If the dealer's hand does not contain an Ace and a King or higher card value, the dealer pays all Ante wagers even money and returns all Bet wagers to the players. If the dealer's hand contains an Ace and a King or higher card count, the dealer

compares his or her hand with each player's hand individually, starting with the player on the dealer's extreme right and proceeding around the table in a counter-clockwise direction. If the dealer's hand is higher than the player's hand, the player's Ante and Bet wagers are collected by the dealer, along with the player's cards.

If the player's hand is higher than the dealer's hand the player's Ante Wager is paid at even money and the player's Bet wager is paid according to the following schedule:

(d) Payouts.

(1) Caribbean Stud:

1 pair. . . .	even money
2 pairs . .	2 to 1*
3 of a Kind	3 to 1*
Straight. .	4 to 1*
Flush . . .	5 to 1*
Full House. .	7 to 1*
4 of a Kind .	20 to 1*
Straight Flush.	50 to 1*
Royal Flush . .	100 to 1*

\* (up to the table maximum payout)

(2) Progressive Jackpot: Regardless of the card count of the dealer's hand, a player who has placed a Progressive Jackpot bet and has a hand that qualifies for the Progressive Jackpot will win the Progressive Jackpot amount appropriate to his or her hand, according to the following schedule:

Royal Flush	100% of the Jackpot
Straight Flush	10% of the Jackpot
4 of a Kind	\$500.00
Full House	\$100.00
Flush	\$ 50.00

If two or more players qualify for all or part of the Progressive Jackpot during the same hand, the winners will share the jackpot prize as an aggregate.

(e) Irregularities.

(1) If any player is dealt an incorrect number of cards this constitutes a dead hand for this player only.

(2) If the dealer is dealt an incorrect number of cards this constitutes a dead hand for all hands at the table, and the cards are reshuffled.



(3) Players may not exchange information regarding their hands. Violations shall constitute dead hands and shall result in the forfeiture of the offending players' Ante wagers and Bet wagers.

(4) When the dealer and player(s) have an Ace and a King or identical pairs, the winning hand is determined by the next highest point value card. In the event that the dealer and player have been dealt identical hands, that hand is a push.

(f) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum wagers and maximum wagers at each table including the value of the tokens or cheques used in the Progressive Jackpot. The amounts of the minimum wagers and maximum wagers shall be conspicuously posted on the sign at each table.

28. LET IT RIDE. (\*Amended 11/23/94, 2/23/95, 9/18/97)

(a) Equipment.

(1) A table with a Let It Ride layout which provides betting areas for up to seven players. The layout shall indicate the returns on various hand combinations as specified in subsection (d). Within each betting area there are:

(A) three betting spaces, referred hereafter as Bet 1, Bet 2 and Bet \$; and

(B) a betting space for a Tournament Bet equipped with an indicator light, which is automatically illuminated after the bet is placed and shall remain lighted until the end of each game to serve as evidence that a Tournament Bet had been placed in that betting space.

(2) A single deck of fifty-two (52) standard playing cards, unless an electromechanical card-shuffling device is utilized, in which case two (2) alternating decks of fifty-two (52) cards with backs of the same design and different colors shall be utilized.

(3) An electromechanical card-shuffling device (optional).

(4) A central computer linked to each Let It Ride table's electronic table controller and electronic message center (if applicable), communicating and collecting accounting data and game-related information to be forwarded to the Nation gaming operation.

(5) An electronic controller, attached to each table, linked to a central computer which communicates accounting data and other game-related information

(6) One or more optional electronic message center(s), linked to the central computer and displaying game-related information relayed to it by the central computer

(b) The Object of the Game.

Each player wagers that his or her five card poker hand will equal or exceed a pair of Tens or higher poker hand and be paid according to subsection (d). Players at a Let It Ride table also may wager an additional amount which will entitle the player to supplemental bonus if the player achieves a certain hand combination as listed on the table layout. Additionally, certain hands entitled to bonus awards shall permit the winner to participate in a Let It Ride Tournament playoff.

(c) The Play.

Each player shall be responsible for the placement of their wagers and, if applicable, to ensure his or her Tournament wager indicator light is illuminated on the Let It Ride layout when a Tournament wager is made.

(1) After the deck of cards is thoroughly shuffled by the dealer or card shuffling device, each player places three wagers of equal value onto the Bet 1, Bet 2 and Bet \$ betting spaces. If the Let It Ride table is so equipped, players may place a separate wager as a Tournament Bet in the appropriate betting space at this time, causing the indicator light to illuminate, thereby evidencing that a wager has been placed in that betting space. The dealer shall ensure that the indicator light for each Tournament Bet space remains illuminated after each wager is collected by the dealer. To be eligible to place a Tournament Bet, each player must also place wagers in the Bet 1, Bet 2 and Bet \$ betting spaces. No Tournament Bets shall be placed after the dealer announces and signals "no more bets", makes a visible hand motion indicating no more bets are accepted. The dealer, starting with the player seated the dealer's extreme left and continuing in a clockwise manner, deals three face-down cards to each of the players and three face-down dealer's cards to himself or herself. Two of the face-down dealer's cards are placed, side-by-side, into the appropriate spaces located in front of the cheque rack, and are referred to as "Community Cards." The remaining dealer's card is burned.

(2) Each player is then permitted to view his or her own three face-down cards and, based on the poker value of the three cards, is offered the option to either let the three bets continue ("ride") or request that the dealer return the Bet 1 wager.

(3) The dealer turns one of his or her cards face-up and this Community Card is considered to be the fourth card for each player at the table. Once again, players are offered the option to either let the bets ride or request that the dealer return one of the remaining wagers. The player must let the Bet \$ wager ride. The Bet \$ wager cannot be returned to the player.

(4) Players place their three face-down cards on the table under the Bet \$ wager.

(5) The dealer turns his or her remaining card face-up and this Community Card is considered the fifth and final card for each player at the table.

(6) Starting with the player seated on the dealer's extreme right and continuing in a counter-clockwise manner, the dealer collects the cards and losing wagers of the players whose hands do not contain a pair of Tens or higher poker hand.

(7) Each of the remaining wagers placed by players possessing hands which contain a pair of Tens or higher hand shall be paid according to the schedule of payouts listed in subsection (d).

(d) Payout Odds.\*

(1) Let It Ride

Pair of Tens or Better	1-1	(even money)
Two Pairs	2-1	
Three of a Kind	3-1	
Straight	5-1	
Flush	8-1	
Full House	11-1	
Four of a Kind	50-1	
Straight Flush	200-1	
Royal Flush	1000-1	

\* The aggregate prize limit per table, per round, shall be determined by the Nation and shall be conspicuously posted at each table.

(2) Tournament Bonus Payouts

In addition to winning the Let It Ride payout listed in subparagraph (1) above, a player who placed a wager on a Tournament Bet and receives a certain hand combination as listed on the table layout qualifies for a Tournament Bonus payout. The amount of the Tournament Bonus payout shall be predetermined by the Nation gaming operation and must be conspicuously posted on each Let It Ride table layout.

(3) The Tournament Playoff Round

In addition to winning both the Let It Ride payout listed in subparagraph (1) above and the Tournament Bonus payout listed in subparagraph (2) above, a player who placed a wager on a Tournament Bet and qualified for a Tournament Bonus payout by achieving a certain hand combination as predetermined by the Nation gaming operation and conspicuously posted at each Let It Ride table is automatically qualified to participate in a Tournament playoff. The Tournament playoff, to be held at a frequency determined by the Nation gaming operation, is open to qualifying contestants who compete by playing the basic Let It Ride game, wagering with non-redeemable gaming cheques provided by the Nation gaming operation. Tournament playoff prizes, predetermined by the Nation gaming operation and announced prior to the Tournament

playoff, are awarded to all players as they compete through several rounds of elimination for an opportunity to advance to the final round. Prizes awarded for Tournament playoff play must be prominently listed and conspicuously displayed at each table where a Tournament playoff round takes place.

In the final round, after a fixed number of hands have been played, the players are ranked according to their non-redeemable gaming cheque totals. Prices, predetermined by the Nation gaming operation, are distributed to each of the finalists.

(e) Irrègularities.

(1) If any player is dealt an incorrect number of cards, this constitutes a dead hand for this player only.

(2) If the dealer is dealt an incorrect number of cards, this constitutes a dead hand for all players.

(3) Players may not exchange information regarding their hands. Violations shall constitute dead hands and shall result in the forfeiture of the offending players' wagers.

(4) A card that is found face up while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(5) If the Tournament Bet illuminator fails to function properly at any player position, no Tournament Bets may be accepted at said position. Failure of such illuminator shall not impair the ability of the Nation gaming operation from utilizing said table or position for standard, non-Tournament Let It Ride games.

(f) Minimum Wagers and Maximum Wagers.

The Nation gaming operation shall determine the minimum and maximum wagers and the value of the tokens at each table. The amounts of the minimum and maximum wagers and the value of the tokens shall be conspicuously posted on a sign at each table.

(g) Procedural Matters

(1) The Nation gaming operation shall notify, in writing, the Commission and the Board no less than five (5) days prior to permitting an award of a supplemental bonus award as defined in paragraph (d) subsection (2) above, for hands other than a Straight or better.

(2) Prior to the initiation of acceptance of Let It Ride Tournament Bets, the Nation gaming operation shall notify

in writing the Commission and the Board which hand combinations shall automatically qualify patrons for participation in Let It Ride Tournaments. The Nation gaming operation shall notify the Commission and the Board in writing no less than five (5) days in advance of any change to hand combinations automatically qualifying the patron to participate in a Let It Ride Tournament playoff.

(3) The Nation gaming operation must conspicuously post the date and time for the Let It Ride Tournament playoff in which patrons with qualifying hands achieved each day may participate.

(4) Prizes to be offered at any Let It Ride Tournament playoff shall be announced and conspicuously posted no less than seven (7) days prior to the commencement of such Tournament playoff.

29. INSTANT MULTI-GAME. (\*Amended 11/23/94)

(a) Equipment.

- (1) A fault-tolerant central computer, with supporting hardware and software, to coordinate network activities, provide system interface, and store and manage a player/account database.
- (2) A network of five or more contiguous player terminals with touch-screen or button-controlled video monitors connected to an electronic selection device and the central computer via a communications network.
- (3) One or more electronic selection devices, utilizing random number generators, each of which selects any combination or combinations of numbers, colors or symbols for a network of player terminals.
- (4) One or more cashier or teller terminals at both central and remote (mobile) locations which are connected to the central computer and used to create and settle player accounts.

- (1) A player participates in Instant Multi-Game by first depositing cash at an Instant Multi-Game cage or remote cashier's terminal. A combined deposit/winnings account for the player is created in the central computer and he or she is issued an account number or a personal identification card containing the player's name and account number. The player also selects a personal identification number ("PIN") at the time the account number or personal identification card is issued.
- (2) Each Instant Multi-Game player terminal contains a video monitor with touch-screens or buttons for player interaction. To begin play, the player inserts his or her personal identification card and enters his or her PIN (or enters an account number and PIN) at a player terminal. The video monitor displays one or more Instant Multi-Game choices, ranging from Instant Keno to Instant Bingo.
- (3) Once a game has been selected, the player enters the amount of his or her wager and the central computer verifies that the player has sufficient funds in his or her deposit/winnings account for the amount of the wager. After the wager has been recorded, the central computer deducts the amount of the wager from the player's deposit/winnings account. The video monitor on the player terminal displays the amount wagered, the funds remaining in the deposit/winnings account, and the game

number.

- (4) Before any game begins, a player also may make certain selections required by the rules of each game, including the decision to participate in each game and the selection of a pre-determined amount of numbers, colors and/or symbols.
- (5) At regular intervals, each electronic selection device randomly generates a pre-determined amount of numbers, colors and/or symbols, as required by the rules of each Instant game. The numbers, colors and/or symbols chosen by an electronic selection device are simultaneously displayed on the video monitor of each player terminal participating in a particular Instant game. Any number, colors or symbols chosen by the player are also displayed on his or her video monitor, with any winning match or matches of numbers, colors or symbols suitably highlighted or displayed on each player terminal.
- (6) In Instant Multi-Game, all games offered at each player terminal are played automatically according to pre-established time sequences, regardless of whether or not wagers have been made by any player. Since all Instant games operate continuously, players cannot and do not activate any of the offered games or electronic selection devices from any of the player terminals.
- (7) After each Instant game has been played, the central computer records the result of the game selected at each activated player terminal and credits any winnings to the player's deposit/winnings account. Winnings in each game are determined using a fixed payout schedule.
- (8) When the player has finished playing Instant Multi-Game, he or she exits the game by using the appropriate touch-screen command or button on the player terminal and returning to an Instant Multi-Game cage or remote cashier's terminal. The central computer reports the amount remaining in the player's deposit/winnings account and, after proper identification has been presented to the cage or remote terminal personnel, the balance of these funds is redeemed by the player.
- (9) Brochures and other material designed to inform the general public about participating in Instant Multi-Game shall be distributed at each location where Instant Multi-Game is played.

(c) Prizes.

Winners at Instant Multi-Game may receive cash, prizes redeemable for cash, or merchandise, at the discretion of the Nation. If merchandise prizes are to be awarded, the specific type of prize or prizes which may be won must be disclosed to the player



before the game begins.

(d) Payoff Odds.

Payoff odds shall be determined by the Nation. The payoff odds for all winning combinations shall be conspicuously posted on a sign and printed in the brochures available at each location where Instant Multi-Game is played.

(e) Minimum Wagers and Maximum Wagers.

The Nation shall determine the minimum and maximum wagers. The amounts of such wagers shall be conspicuously posted as described in subsection (d) above.

(f) Instant Game Rules.

(1) Instant Keno. The video monitor of each player terminal contains a matrix, grid, or box with up to 80 numbers and a separate display showing the game number, wager amount, and the player's combined deposit/winnings balance. A player selects up to 20 numbers, as designated by the gaming operation, and determines his or her wager amount. A player also may have his or her numbers randomly selected at each player terminal through the initiation of a "Quick Pick" function. At regular intervals, the electronic selection device randomly generates up to 25 numbers, as designated by the gaming operation, from a pool of 80 numbers. The numbers chosen by the electronic selection device are simultaneously displayed on the matrices of each player terminal selecting the Instant Keno game. Numbers matching a player's selected or "Quick Pick" numbers are highlighted on the matrices of each remote terminal. Winnings in each game are determined using a fixed payout schedule. Instant Keno progresses at regular, pre-established time sequences, regardless of whether or not any player wagers are made. Since Instant Keno operates continuously, players cannot activate a game from any of the player terminals.

(2) Instant Lotto. In Instant Lotto, the video monitor of each player terminal contains one or more matrices, boxes, or tickets displaying a pre-determined set of numbers and a separate display showing the game number, wager amount, and the player's combined deposit/winnings balance. A player selects a pre-determined amount of numbers, as designated by the gaming operation, and determines his or her wager amount. A player also may have his or her numbers randomly selected at each player terminal through the initiation of a "Quick Pick" function. At regular intervals, the electronic selection device then randomly generates a pre-determined amount of numbers from a finite pool of numbers. The numbers chosen by the electronic selection device are

simultaneously displayed on the player's video monitor. Numbers matching the player's selected numbers are highlighted on the video monitor of each player terminal. Players with any matches are then paid according to a fixed payout schedule. Instant Lotto progresses at regular, pre-established time sequences, regardless of whether or not any player wagers are made. Since Instant Lotto operates continuously, players may not activate a game from any of the player terminals.

- (3) Instant Bingo. The video monitor of each player terminal contains one or more bingo cards, each displaying a pre-determined set of numbers, and a separate display showing the game number, wager amount, and the player's combined deposit/winnings balance. A player selects the bingo card or cards which he or she wants to play and determines his or her wager amount. At regular intervals, the electronic selection device then randomly generates a pre-determined amount of numbers from a finite pool of numbers. The numbers chosen by the electronic selection device are simultaneously displayed on the player's video monitor. Numbers matching or covering the player's numbers on each selected card are highlighted on each player terminal. Players with any winning patterns are then paid according to a fixed payout schedule. Instant Bingo progresses at regular, pre-established time sequences, regardless of whether or not any player wagers are made. Since Instant Bingo operates continuously, players may not activate a game from any of the player terminals.
- (4) Instant Single- or Multi-Line. The video monitor of each player terminal contains a matrix or box with 3, 6, or 9 numbers, colors or symbols and a separate display showing the game number, wager amount, and the player's combined deposit/winnings account. As determined by the gaming operation, each player chooses a pre-determined amount of numbers, colors and/or symbols and determines his or her wager amount. A player also may increase his or her wager by selecting up to 3 horizontal, 3 vertical, and 2 diagonal lines of 3 symbols each and wagering 1 unit for each combination chosen or for the entire field of play. At regular intervals, the electronic selection device randomly generates 3, 6, or 9 numbers, color or symbols from a finite pool of numbers, colors or symbols. Any numbers or symbols chosen by the electronic selection device can be displayed as fruit, bars, bells, jewels, animals, flags, stars, sevens, or other symbols on the screen of each player terminal playing Instant Single- or Multi-Line. Players with numbers, colors or symbols matching various selected combinations (e.g. three matching fruit in a horizontal or diagonal row) are paid according to a fixed payout schedule. Instant Single- or Multi-Line progresses at regular, pre-established time sequences, regardless of whether or not any player wagers

are made. Since Instant Single- or Multi-Line operates continuously, players may not activate a game from any of the player terminals.

- (5) Instant Pulltabs. The video monitor of each player terminal contains one or more covered pulltab cards and a separate display showing the game number, wager amount, and the player's combined deposit/winnings account. As determined by the gaming operation, a player selects the pulltab card or cards which he or she wants to play, determines his or her wager amount, and selects a pre-determined amount of numbers, colors or symbols. At regular intervals, the electronic selection device randomly generates a pre-determined combination of numbers, colors or symbols from a finite pool of numbers, colors or symbols. Any numbers or symbols chosen by the electronic selection device can be viewed as an uncovered pulltab card and displayed as combinations of fruit, bars, bells, jewels, animals, flags, stars, sevens, or other symbols on the screen of each player terminal playing Instant Pulltabs. Players with numbers, colors or symbols matching various selected combinations (e.g. two or three matching stars in a horizontal row) are paid according to a fixed payout schedule. Instant Pulltabs progresses at regular, pre-established time sequences, regardless of whether or not any player wagers are made. Since Instant Pulltabs operates continuously, players may not activate a game from any of the player terminals.
- (6) Instant Mania. The video monitor of each player terminal contains a wheel, matrix, grid, or box with a pre-determined amount of numbers, colors and/or symbols and a separate display showing the game number, wager amount, and the player's combined deposit/winnings account. A player determines his or her wager amount and selects a pre-determined amount of numbers, colors or symbols. At regular intervals, the electronic selection device randomly generates a pre-determined amount of numbers, colors or symbols from a finite pool of numbers, colors or symbols. Any numbers or symbols chosen by the electronic selection device can be displayed as fruit, dice, bars, bells, jewels, animals, flags, stars, sevens or other symbols on the screen of each remote terminal playing Instant Mania. Players with numbers, colors or symbols matching various play combinations (e.g. three matching fruit) are paid according to a fixed payout schedule. Instant Mania progresses at regular, pre-established time sequences, regardless of whether or not any player wagers are made. Since Instant Mania operates continuously, players may not activate a game from any of the player terminals.

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AMENDED  
4/26/94

NATION-STATE COMPACT  
Between the  
ONEIDA INDIAN NATION OF NEW YORK  
and the  
STATE OF NEW YORK

APPENDIX B:

Standards of Operation and Management  
for Class III Games of Chance

## **APPENDIX B:**

### **Standards of Operation and Management for Class III Games of Chance**

#### **1. DEFINITIONS.**

In these Standards, unless the context indicates otherwise:

"Accounting Department" is that established in the Nation operation's system of organization in accordance with these Standards;

"Board" or "State gaming agency" shall mean the New York State Racing and Wagering Board, its authorized officials, agents and representatives acting in their official capacities or such other agency of the State as the State may from time to time designate by written notice as the State agency responsible for the regulation of Class III gaming jointly with the Nation gaming agency;

"Boxperson" refers to an individual assigned to supervise other individuals operating certain table games authorized in Appendix A of this Compact.

"Cage Cashiers" are the cashiers performing any of the functions in the Cashier's Cage as set forth in these Standards;

"Cash Equivalent" means a Treasury check, a travelers check, wire transfer of funds, Western Union transfer check, money order, certified check, cashiers check, payroll check, a check drawn on the Nation account of the Nation operation payable to the patron or to the Nation operation, a promotional coupon, or a voucher recording cash drawn against a credit card or charge card;

"Chief Financial Officer" is the senior executive of the Nation operation with overall responsibility for its Internal and Accounting Controls, who shall report to the Chief Operating Officer;

"Chief Operating Officer" or General Manager/Chief Operating Officer is the senior executive of the Nation operation exercising the overall management or authority over all the operations of the Nation operation and the carrying out by employees of the Nation operation of their duties;

"Closer" means the original of the Table Inventory Slip upon which each table inventory is recorded at the end of each shift;

"Compact" means this agreement between the Oneida Indian Nation of New York and the State of New York;

"Commission" or "Nation gaming agency" means the Oneida Indian Nation of New York Gaming Commission or such other agency of the Nation as the Nation may from time to time designate by written notice to the State as the Nation agency responsible for the regulation of Class III gaming jointly with the Board;

"Compensation" means direct or indirect payment for services performed including, but not limited to, salary, wages, bonuses, deferred payments, overtime and premium payments;

"Counter Check" is the document reflecting a payment by a patron at a gaming table drawn on a form prepared by the Nation operation against a checking account of the patron in accordance with these Standards;

"Credit Slip" (known as a "Credit") is the document reflecting the removal of gaming chips, coins and plaques from a gaming table in accordance with these Standards;

"Dealer" refers to an individual assigned to operate those table games described in Appendix A of this Compact.

"Drop Box" is the metal container attached to a gaming table for deposit of cash and certain documents received at a gaming table as provided by these Standards;

"Fill Slip" (known as a "Fill") is the document reflecting the distribution of gaming chips, coins and plaques to a gaming table as provided in these Standards;

"Gaming facility" means any building in which Class III gaming, as authorized by this Compact, is conducted on Nation lands and shall include all public and non-public areas of any such building;

"Gaming Facility Supervisor" or "Supervisor" is a reference to a person in a supervisory capacity and required to perform certain functions under these Standards, including but not limited to, Pit Bosses, Gaming Facility Shift Managers, the Assistant Gaming Facility Manager and the Gaming Facility Manager;



"Imprest Basis" means the basis on which Cashier's Cage funds are replenished from time to time by exactly the amount of the net expenditures made from the funds and amounts received and in which a review of the expenditure is made by a higher authority before replenishment;

"Incompatible Function" means a function, for accounting and internal control purposes, that places any person or department in a position to both perpetrate and conceal errors or irregularities in the normal course of his or her duties. Anyone both recording transactions and having access to the relevant assets is in a position to perpetrate errors or irregularities. Persons may have incompatible functions if such persons are members of departments which have Supervisors who are not independent of each other;

"Independent Certified Public Accountant" means a Professional Accountant suitably qualified and sufficiently independent to act as Auditor of the Nation operation;

"Inspector" means an employee of the Nation gaming agency duly appointed by the Nation gaming agency as an Inspector;

"Master Game Report" means a record of the computation of the win or loss for each gaming table each game, and each shift;

"Nation" means the Oneida Indian Nation of New York, its authorized officials, agents and representatives;

"Nation gaming operation" or "Nation operation" means any enterprise, business or activity operated or authorized to operate by the Nation on its lands for the purpose of conducting any form of Class III gaming;

"Opener" means the duplicate copy of the Table Inventory Slip upon which each Table inventory is recorded at the end of each shift and serves as the record of each Table inventory at the beginning of the next succeeding shift;

"Patron Cash Deposit" means an amount of cash, cash equivalent, gaming chips or plaques deposited with the Gaming facility by a patron for his subsequent use;

"Pit" means an arrangement of gaming tables in which Gaming facility personnel administer and supervise the games played at the tables by the patrons located on the outside perimeter of the arrangement;

"Pit Clerk" means the person located at a desk in the pit to prepare, under the supervision and direction of the Cage Manager, documentation required for the operation of games

including but not limited to, Requests for Fills, Requests for Credits, and Counter Checks;

"Request for Credit" is the document reflecting the authorization for preparation of a credit with respect to removal of gaming chips, coins and plaques from a gaming table in accordance with these Standards;

"Request for Fill" is the document reflecting the request for the distribution of gaming chips, coins and plaques to a gaming table as provided in these Standards;

"Shift" means either the normal daily work period of a group of employees administering and supervising the operations of table games, and Cashier's Cage working in relay with another such succeeding or preceding group of employees;

"State law enforcement agency" means the New York State Police or such other law enforcement agency of the State as the State may from time to time designate by written notice to the Commission as the law enforcement agency of the State which will have responsibility for law enforcement with respect to Class III gaming as authorized by the provisions of this Compact;

"Table Game Drop" means the sum of the total amounts of currency, issuance copies of counter checks, promotional coupons, and coin removed from a drop box;

"Table Game Win or Loss" is determined by adding the amount of cash, issuance copies of counter checks, promotional coupons, or coin, the amount recorded on the closer, removed from a drop order on the opener and the total of the amounts recorded on fills removed from a drop box.

## **2. ACCOUNTING RECORDS.**

- (1) The Nation operation shall maintain complete, accurate and legible records of all transactions relating to the revenues and costs of the Gaming facilities.
- (2) General accounting records shall be maintained on a double entry system of accounting with transactions recorded on the accruals basis, and detailed, supporting, subsidiary records, sufficient to meet the requirements of paragraph (4).
- (3) The forms of accounts adopted should be of a standard form which would ensure consistency, comparability, and effective disclosure of financial information.

- (4) The detailed, supporting and subsidiary records shall include, but not necessarily be limited to:
  - (a) Records of all patrons checks initially accepted by the Nation operation, deposited by the Nation operation, returned to the Nation operation as "Uncollected" and ultimately written off as "Uncollectible";
  - (b) Statistical game records to reflect drop and win amounts for each table, for each game, and for each shift;
  - (c) Records of investments in property and equipment used directly in connection with the operation of the Gaming facilities;
  - (d) Records of all loans and other amounts payable by the Nation operation; and
  - (e) Records which identify the purchase, receipt and destruction of gaming chips and plaques.
- (5) All accounting records shall be kept for a period not less than seven (7) years from their respective dates.

3. NATION OPERATION'S SYSTEM OF INTERNAL CONTROL.

- (1) The Nation operation shall submit to the Commission and the Board a description of its system of internal procedures and administrative and accounting controls before gaming operations are to commence and before changes in a previously submitted system are to become effective.
- (2) Each such submission shall contain both narrative and diagrammatic representation of the internal control system to be utilized by the Nation operation.
- (3) The submission required by paragraph (1) shall be signed by the executive responsible for its preparation and shall be accompanied by a report of the Independent Certified Public Accountant stating that the submitted system conforms in all respects to the principles of internal control required by these Standards.

4. FORMS, RECORDS, DOCUMENTS, AND RETENTION.

- (1) All information required by these Standards is to be placed on a form, record or document or in stored data in ink or other permanent form.
- (2) Whenever duplicate or triplicate copies are required of a form record or document:
  - (a) The original, duplicate and triplicate copies shall be color coded and have the name, title or description of the operating department receiving the copy, imprinted thereon;
  - (b) If under these Standards, forms, records, and documents are required to be inserted in a locked dispenser, the last copy shall remain in a continuous unbroken form in the dispenser; and
  - (c) If under these Standards, forms or serial numbers of forms are required to be accounted for or copies of forms are required to be compared for agreement and exceptions noted, such exceptions shall be reported immediately in writing to the Internal Audit Department and the Commission for investigation.
- (3) Unless otherwise specified in these Standards or exempted by the Commission and the Board, all forms, records, documents and stored data required to be prepared, maintained and controlled by these Standards shall:
  - (a) Have the title of the form, record, document or stored data imprinted or pre-printed thereon or therein;
  - (b) Be located on the Nation lands or such other location as is approved by the Commission and the Board; and
  - (c) Be retained for a period of at least seven (7) years in a manner that assures reasonable accessibility to agents of the Commission and the Board.

5. ANNUAL AUDIT AND OTHER REPORTS.

- (1) The Nation operation shall, at its own expense, cause its annual financial statements to be audited in accordance with generally accepted auditing standards by a qualified

Independent Certified Public Accountant approved by the Commission.

- (2) The annual financial statements shall be prepared on a comparative basis for the current and prior fiscal year and shall present the financial position and results of operations in conformity with generally accepted accounting principles.
- (3) Two manually-signed copies of the audited financial statements, together with the report thereon of the Nation operation's Independent Certified Public Accountant shall be filed with the Commission not later than ninety (90) days following the end of the fiscal year.
- (4) The Nation will require the Independent Certified Public Accountant to submit to the Board (or other agency designated by the State) a letter or statement certifying that the financial statements of the Nation gaming operation present fairly, in all material respects, the financial position and results of operations in conformity with generally accepted accounting principles. This letter or statement by the Independent Certified Public Accountant will be submitted on the same day that the annual financial statements and accompanying audit report are filed with the Commission.
- (5) The Nation operation shall require the Independent Certified Public Accountant to render the following additional reports:
  - (a) A report on material weakness in accounting and internal controls. Whenever in the opinion of the Independent Certified Public Accountant there exists no material weaknesses in accounting and internal controls, no report will be required; and
  - (b) A report expressing the opinion of the Independent Certified Public Accountant that based on his or her examination of the financial statements the Nation operation has followed, in all material respects, during the period covered by his examination, the system of accounting and internal control on file with the Commission and the Board. Whenever in the opinion of the Independent Certified Public Accountant the Nation operation has deviated from the system of accounting and internal controls filed with the Commission and the Board or the accounts, records, and control procedures examined are not maintained by the

Nation operation in accordance with the Compact and these standards, the report shall enumerate such deviations. The Independent Certified Public Accountant shall also report on areas of the system no longer considered effective, and shall make recommendations in writing regarding improvements in the system of accounting and internal controls.

- (6) All reports by the Internal Audit Department of the Nation operation shall be consecutively numbered, dated and recorded in a log which shows brief particulars of the contents of each report against each consecutive number.
- (7) Two copies of the reports required by paragraph (4) and two copies of any other reports on accounting and internal controls, administrative controls, or other matters relating to the Nation operation's accounting or operating procedures rendered by the Nation operation's Independent Certified Public Accountant, shall be filed with the Commission and the Board by the Nation operation by April 30 following the end of each fiscal year or within thirty (30) days of receipt whichever is earlier.
- (8) If the Independent Certified Public Accountant who was previously engaged to audit the Nation operation's financial statements resigns or is dismissed as the Nation operation's auditor, or another Independent Certified Public Accountant is engaged as auditor, the Nation operation shall file a report with the Commission and the Board within ten (10) days following the end of the month in which such event occurs, setting forth the following:
  - (a) The date of such resignation, dismissal, or engagement;
  - (b) Whether in connection with the audits of the two most recent years preceding such resignation, dismissal, or engagement there were any disagreements with the former Accountant on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedure, which disagreements if not resolved to the satisfaction of the former Accountant would have caused him to make reference in connection with his report to the subject matter of the disagreement; including a description of each such disagreement. The disagreements to be reported include those resolved and those not resolved;

- (c) Whether the former Accountant's report on the financial statements for any of the past two years contained an adverse opinion or disclaimer of opinion or was qualified. The nature of such adverse opinion, disclaimer of opinion, or qualification shall be described; and
- (d) The Nation operation shall request the former Accountant to furnish to the Nation operation a letter addressed to the Commission stating whether he agrees with the statements made by the Nation operation in response to this paragraph. Such letter shall be filed with the Commission and the Board as an exhibit to the report required by these Standards.

6. CLOSED CIRCUIT TELEVISION SYSTEM.

- (1) The Nation operation shall install in its premises a Closed Circuit Television System according to the following specifications.
- (2) The Closed Circuit Television System shall include, but need not be limited to, the following:
  - (a) Light sensitive cameras with zoom, scan, and tilt capabilities to effectively and clandestinely monitor in detail and from various vantage points, the following:
    - (i) the gaming conducted at each gaming table in the Gaming facility and the activities in the Gaming facility pits;
    - (ii) the operations conducted at and in the Cashier's Cage;
    - (iii) the count processes conducted in the count rooms in conformity with these Standards;
    - (iv) the movement of cash, gaming chips, drop boxes, and drop buckets in the premises;
    - (v) the entrances and exits to the Gaming facility and the count rooms; and
    - (vi) such other areas as the Commission and the Board agree to designate.

- (b) Video units with time and date insertion capabilities for taping what is being viewed by any camera of the system;
  - (c) Audio capability in the Soft and Hard Count Rooms; and
  - (d) One or more monitoring rooms in the premises which shall be in use at all times by the employees or agents of the Nation operation assigned to monitor the activities in the Gaming facility and which may be used as necessary by the members and inspectors of the Commission. Access to the monitoring rooms by the Board or other State officials shall be in accordance with Section 4 of the Compact.
- (3) Adequate lighting shall be present in all areas, including gaming tables and pits, where Closed Circuit camera coverage is required to enable clear camera coverage. The coverage shall be of significant quality to produce clear video tape and still picture reproductions.
- (4) The Nation operation shall be required to maintain a surveillance log of all surveillance activities in the monitor room. The log shall be maintained by monitor room personnel and shall include, at a minimum, the following:
  - (a) Date and time of surveillance;
  - (b) Person initiating surveillance;
  - (c) Reason for surveillance;
  - (d) Time of termination of surveillance;
  - (e) Summary of the results of the surveillance; and
  - (f) A record of any equipment or camera malfunctions.
- (5) The surveillance log shall be available for inspection in connection with any criminal investigation.
- (6) Video or audio tapes shall be retained for at least seven (7) days and at least thirty (30) days in the case of tapes of evidentiary value, or for such longer period as the Commission and the Board or the State law enforcement agency may request.
- (7) Employees or agents of the Nation operation assigned to monitor activities shall be independent of the Gaming facility, the Security, and the Cashier's Cage Departments.



- (8) Entrances to the Closed Circuit Television monitoring rooms shall not be visible from the Gaming facility area.

7. ORGANIZATION OF THE NATION OPERATION.

- (1) The Nation operation shall have a System of Internal Control that includes the following:
  - (a) Administrative control which includes, but is not limited to, the plan of organization and the procedures and records that are concerned with the decision processes leading to management's authorization of transactions; and
  - (b) Accounting control which includes the plan of organization and the procedures and records that are concerned with the safeguarding of assets and the reliability of financial records and are consequently designed to provide reasonable assurance that:
    - (i) transactions are executed in accordance with the management's general and specific authorization which shall include the requirements of these Standards;
    - (ii) transactions are recorded as necessary to permit preparation of financial statements in conformity with generally accepted accounting principles and with these Standards, and to maintain accountability for assets;
    - (iii) access to assets is permitted only in accordance with management's authorization which shall include the requirements of these Standards; and
    - (iv) the recorded accountability for assets is compared with existing assets at reasonable intervals and appropriate action is taken with respect to any differences.
- (2) The Nation operation's system of internal control shall provide for:
  - (a) Competent personnel with integrity and an understanding of prescribed procedures; and
  - (b) The segregation of incompatible functions so that no employee is in a position to perpetrate and

conceal errors or irregularities in the normal course of his duties.

- (3) The Nation operation shall, at a minimum, establish certain departments to manage and oversee the activities of the Casino. Each of the following departments, with the exception of the Internal Audit Department, shall be established by the Nation operation:
- (a) A Surveillance Department supervised by a Director of Surveillance who shall cooperate with, yet perform independently of all other departments and the Director of Surveillance shall be responsible for, but not limited to, the following:
    - (i) the clandestine surveillance of the operation and conduct of the table games;
    - (ii) the clandestine surveillance of the operation of the Cashier's Cage;
    - (iii) the audio-video taping of activities in the count rooms;
    - (iv) the detection of cheating, theft, embezzlement, and other illegal activities in the Gaming facility, count rooms, and Cashier's Cage;
    - (v) the video taping of illegal and unusual activities monitored; and
    - (vi) the notification of appropriate Gaming facility supervisors, and the Commission and the Board and the appropriate law enforcement authorities upon the detection and taping of cheating, theft, embezzlement, or other illegal activities.
  - (b) No present or former Surveillance Department employee shall be employed in any other capacity in the Nation operation unless the Commission upon petition approves such employment in a particular capacity upon a finding that: (i) one year has passed since the former Surveillance Department employee worked in the Surveillance Department; and (ii) surveillance and security systems will not be jeopardized or compromised by the proposed employment of the former Surveillance Department employee in the capacity proposed; and (iii) errors, irregularities or illegal acts cannot be

perpetrated and concealed by the former Surveillance Department employee's knowledge of the surveillance system in the capacity in which the former Surveillance Department employee will be employed.

- (c) An Internal Audit Department supervised by an Internal Audit Manager who shall perform independently of all other departments and shall report directly to the Commission regarding matters of policy, purpose, responsibilities, authority and daily operations. Such Department shall be responsible for, but not limited to, the following:
  - (i) the appraisal of the adequacy of internal controls;
  - (ii) the compliance with internal control procedures;
  - (iii) the reporting of instances of non-compliance with the system of internal control;
  - (iv) the reporting of any material weaknesses in the system of internal control; and
  - (v) the recommendation of procedures to eliminate any material weaknesses in the system of internal control.
- (d) A Gaming Facility Department supervised by a Gaming Facility Manager who shall perform independently of all other departments and shall report directly to the Vice President of Casino Operations or General Manager/Chief Operating Officer. The Gaming Facility Manager shall be responsible for the operation and conduct of all table games conducted in the gaming facility.
- (e) A Credit Department supervised by a Credit Manager or Director of Credit who shall cooperate with, yet perform independently of all other departments and shall report directly to the Vice President of Casino Operations or General Manager/Chief Operating Officer. The Credit Manager or Director of Credit shall be responsible for the credit function including, but not limited to, the following:
  - (i) the verification of patron credit references;

- (ii) the establishment of patron check payment limits; and
  - (iii) the maintenance, review and update of the patron's check payment limits; all to be conducted in accordance with the requirements set forth in these Standards.
- (f) A Security Department supervised by a Director of Security who shall cooperate with, yet perform independently of, all other departments and shall report directly to the Chief Operating officer. The Director of Security shall be responsible for the overall security of the establishment including, but not limited to the following:
  - (i) the physical safeguarding of assets transported to and from the Gaming facility, and Cashier's Cage departments;
  - (ii) the recording of any and all unusual occurrences within the Gaming facility for which the assignment of a Security Department employee is made. Each incident, without regard to materiality, shall be assigned a sequential number and, at a minimum, the following information shall be recorded in indelible ink in a bound notebook from which pages cannot be removed and each side of each page of which is sequentially numbered:
    - (aa) the assignment number;
    - (bb) the date;
    - (cc) the time;
    - (dd) the nature of the incident;
    - (ee) the person involved in the incident; and
    - (ff) the security department employee assigned.
  - (iii) copies of all Security Department reports shall be furnished to the Commission and the Board;
  - (iv) the physical safety of patrons and their property while in the establishment; and
  - (v) the physical safety of personnel employed by the establishment and their property.
- (g) A Gaming facility Accounting Department supervised by a Director of Gaming Facility Accounting who

shall report directly to the Chief Financial Officer. The Director of Gaming Facility Accounting shall be responsible for, but not limited to, the following:

- (i) accounting controls;
  - (ii) the preparation and control of records and data required by these Standards;
  - (iii) the control of stored data, the supply of unused forms, the accounting for and comparing of forms used in operating the Gaming facility and required by these Standards; and
  - (iv) the control and supervision of the Cashier's Cage.
- (h) A Cashier's Cage supervised by a Cage Manager who shall supervise Cage Cashiers and cooperate with, yet perform independently of, the Gaming facility and Security Departments and shall be under the supervision of and report directly to, the Director of Gaming Facility Accounting. The Cashier's Cage Manager shall be responsible for, but not limited to, the following:
- (i) the custody of currency, coin, patron checks, gaming chips, plaques, promotional coupons, gift certificates, documents and records normally associated with the operation of a Cashier's Cage;
  - (ii) the approval, exchange, redemption and consolidation of patron checks received for the purpose of gaming in conformity with these Standards;
  - (iii) the receipt, distribution and redemption of gaming chips, plaques and promotional coupons in conformity with these Standards; and
  - (iv) such other functions normally associated with the operation of a Cashier's Cage.
- (4) The Nation operation's personnel shall be trained in all accounting and internal control practices and procedures relevant to each employee's individual function. Special instructional programs shall be developed by the Nation operation in addition to any on-the-job instruction sufficient to enable all members of the departments

required by this Standard to be thoroughly conversant and knowledgeable with the appropriate and required manner of performance of all transactions relating to their function.

8. PERSONNEL ASSIGNED TO THE OPERATION AND CONDUCT OF GAMING.

- (1) Table games shall be operated by Dealers who shall be the persons assigned to each game described in Appendix A of this Compact.
- (2) A Pit Boss shall be the supervisor assigned the responsibility for the overall supervision of the operation and conduct of gaming at the table games played within a Pit or group of Pits and shall oversee any intermediate supervisors assigned by the Nation operation to assist in supervision of table games in the Pit.
- (3) A Gaming Facility Shift Manager shall be the supervisor assigned to each shift with the responsibility for the supervision of table games conducted in the Gaming facility. In the absence of the Gaming Facility Manager and the Assistant Gaming Facility Manager, the Gaming Facility Shift Manager shall have the authority of a Gaming Facility Manager.
- (4) An Assistant Gaming Facility Manager shall be the Executive to supervise the overall conduct of table games in the Gaming facility with the authority delegated by the Gaming Facility Manager. In the absence of the Gaming Facility Manager, the Assistant Gaming Facility Manager, shall have the authority of a Gaming Facility Manager.
- (5) A Gaming Facility Manager shall be the Executive Officer assigned the responsibility and authority for the operation of table games including, but not limited to, the hiring and terminating of all Gaming facility personnel, and the creation of high employee morale and good customer relations.
- (6) Nothing in these Standards shall be construed to limit the Nation operation from utilizing personnel in addition to those described herein.

9. CASHIER'S CAGE.

- (1) In each Gaming facility there shall be on or immediately adjacent to the gaming floor a physical structure known

as the Cashier's Cage ("Cage") to house the cashiers and to serve as the central location in the Gaming facility for the following:

- (a) The custody of the Cage inventory comprising currency (including patron's deposits), coins, patron checks, gaming chips, plaques, promotional coupons, gift certificates, forms, documents and records normally associated with the operation of a cage;
  - (b) The approval, exchange, redemption, and consolidation of patron checks for the purpose of gaming in conformity with these Standards;
  - (c) The receipt, distribution, and redemption of gaming chips, plaques and promotional coupons in conformity with these Standards; and
  - (d) Such other functions normally associated with the operations of a Cage.
- (2) The Nation operation shall have a reserve cash bankroll in addition to the imprest funds normally maintained by the Cage on hand in the Cage or readily available to the Cage at the opening of every shift in a minimum amount established by the Nation operation.
- (3) The Cage shall be designed and constructed to provide maximum security including, at a minimum, the following:
- (a) A fully enclosed structure except for openings through which items such as gaming chips and plaques, checks, cash, promotional coupons, records and documents can be passed to service the public and gaming tables;
  - (b) Manually triggered silent alarm systems connected directly to the monitoring rooms of the Closed Circuit Television System and the Security Department Office;
  - (c) Double door entry and exit system that will not permit a person to pass through the second door until the first door is securely locked. In addition:
    - (i) the first door adjacent to the Gaming facility floor of the double door entry and exit system shall be controlled by the Gaming facility Security Department. The second door of the

double door entry and exit system shall be controlled by the Cage;

(ii) the system shall have Closed Circuit Television coverage which shall be monitored by the Security Department or Surveillance Department; and

(iii) any entrance to the Cage that is not double door entry and exit system shall be an alarmed emergency exit door only.

(d) Separate locks on each door of the double door entry and exit system, the keys (or other means of opening) of which shall be different from each other.

(4) The Nation operation shall place on file with the Commission and the Board the names of all persons authorized to enter the Cage, those who possess the combination or the keys or who control the mechanism to open the locks securing the entrance to the Cage, and those who possess the ability to operate the alarm systems.

10. ACCOUNTING CONTROLS WITHIN THE CASHIER'S CAGE.

(1) The assets for which the general imprest cashiers are responsible shall be maintained on an imprest basis. At the end of each shift, the cashiers assigned to the outgoing shift, shall record on a Cashier's Count Sheet the face value of each Cage inventory item counted and the total of the opening and closing Cage inventories and shall reconcile the total closing inventory with the total opening inventory.

(2) The Cage shall be physically segregated by personnel and functions as follows:

(a) General Imprest Cashiers shall operate with individual imprest inventories of cash and such cashiers functions shall be, but not limited to, the following:

(i) receive cash, cash equivalents, checks, gaming chips and plaques from patrons for check consolidations, total or partial redemptions or substitutions;



- (ii) receive gaming chips and plaques from patrons in exchange for cash;
  - (iii) receive travelers checks and other cash equivalents from patrons in exchange for currency or coin;
  - (iv) receive promotional coupons and other cash equivalents from patrons in exchange for gaming chips;
  - (v) receive cash, cash equivalents, gaming chips and plaques from patrons in exchange for customer deposit forms;
  - (vi) receive customer deposit forms from patrons in exchange for cash in accordance with these Standards;
  - (vii) receive from fill and main bank cashiers, documentation with signatures thereon, required to be prepared for the effective segregation of functions in the Cage;
  - (viii) receive cash, cash equivalents, and patron checks in exchange for gift certificates. Gift certificates are to be issued for non-gaming purposes only; and
  - (ix) in the event of receiving gaming chips from persons who may not have been gaming in exchange for cash, the cashier may cause an entry to be made in a separate log established for the purpose, of the name and address of the person making the exchange, the date, and the amounts and denominations of the chips exchanged.
- (b) Fill Bank Cashiers shall not have access to currency or cash equivalents, except for a limited inventory of fifty and twenty-five cents coins which may only be used to facilitate odds pay-offs or vigorish bets. Such cashiers' functions shall be, but not limited to, the following:
- (i) receive from Security Department personnel, chips, plaques, and coins removed from gaming tables in exchange for the issuance of a Credit;

- (ii) receive from Security Department personnel, requests for Fills in exchange for the issuance of a Fill and the disbursal of gaming chips, plaques, or coins;
  - (iii) receive chips from the General Imprest Cashiers in exchange for proper documentation; and
  - (iv) receive from General and Main Bank cashiers documentation with signatures thereon, required for the effective segregation of functions in the Cage.
- (c) Check Cashiers shall not have access to cash, gaming chips and plaques and such cashiers functions shall be, but not limited to, the following:
  - (i) receive the original and redemption copies of Counter Checks;
  - (ii) receive from General Cashiers checks accepted by General Cashiers for Total or Partial Counter Check redemptions;
  - (iii) receive checks from General Cashiers for Counter Check consolidations;
  - (iv) receive personal checks from General Cashiers for Counter Check substitutions;
  - (v) prepare bank deposit slips or supporting documentation for checks to be deposited;
  - (vi) receive Wire Transfer Acknowledgment Forms in accordance with these Standards for the purpose of redeeming Counter Checks or accepting payment on returned Counter Checks; and
  - (vii) receive from General, Fill and Main Bank Cashiers documentation with signatures thereon, required for the effective segregation of functions in the Cashiers' Cage.
- (d) Main Bank Cashiers functions shall be, but not limited to the following:

- (i) receive cash, cash equivalents, and documentation from General Imprest Cashiers in exchange for cash;
  - (ii) receive cash from the Coin and Currency Count Rooms;
  - (iii) receive checks and supporting documentation from Check Bank Cashiers via General Imprest Cashiers for deposit;
  - (iv) prepare the overall Cage reconciliation and accounting records; and
  - (v) receive from General and Fill Cashiers, documentation with signatures thereon, required to be prepared for the effective segregation of functions in the Cage.
- (3) Signatures attesting to the accuracy of the information contained on the following sheets shall be, at a minimum:
  - (a) On the Cashiers' Count Sheet, the signatures of the General Imprest Cashiers assigned to the incoming and outgoing shifts.
  - (b) On the Fill Bank Closeout Sheet, the signatures of the Fill Bank Cashiers assigned to the incoming and outgoing shifts.
  - (c) On the Main Bank Closeout Sheet, the signatures of the Main Bank Cashiers assigned to the incoming and outgoing shifts.
- (4) At the conclusion of gaming activity each day, at a minimum, copies of the Cashiers' Count Sheet, Recapitulation, Fill, Main Bank Closeout Sheets and related documentation, shall be forwarded to the Accounting Department for agreement of opening and closing inventories, and agreement of amounts thereon to other forms, records and documentation required by these Standards or for the recording of transactions.

11. DROP BOXES.

- (1) Each gaming table in a Gaming facility shall have attached to it a metal container known as a "Drop Box" in which shall be deposited all cash, promotional coupons, duplicate fills and credits, issuance copies of Counter Checks exchanged at the gaming table for gaming chips or

plaques, requests for fills and credits, and table inventory slips.

(2) Each drop box shall have:

- (a) Two separate locks securing the contents placed into the drop box, the keys to which shall be different from each other;
- (b) A separate lock securing the drop box to the gaming tables, the key to which shall be different from each of the keys to the locks securing the contents of the drop box;
- (c) An opening through which currency, coins, promotional coupons, forms, records and documents can be inserted into the drop box;
- (d) Permanently imprinted or impressed thereon, and clearly visible, a number corresponding to a permanent number on the gaming table to which it is attached and a marking to indicate game and shift or gaming day, except that emergency drop boxes may be maintained without such number or marking, provided the word "emergency" is permanently imprinted or impressed thereon and, when put into use, are temporarily marked with the number of the gaming table and identification of the game and shift or gaming day.

(3) The key utilized to unlock the drop boxes from the gaming tables shall be maintained and controlled by the Security Department.

(4) The key to one lock securing the contents of the drop boxes shall be maintained and controlled by the Accounting Department. The key to the second lock securing the contents of the drop boxes shall be maintained and controlled by the Commission.

12. DROP BOXES, TRANSPORTATION TO AND FROM GAMING TABLES: STORAGE IN THE COUNT ROOM.

- (1) The Nation operation shall notify an Inspector whenever drop boxes are to be brought to or removed from the gaming tables (except for removal at the time of closing).

- (2) All drop boxes removed from the gaming tables shall be transported, at a minimum, by one Security Department employee directly to, and secured in, the count room.
- (3) All drop boxes, not attached to a gaming table, shall be sorted in the count room in an enclosed storage cabinet or trolley and secured in such cabinet or trolley by a separately keyed, double locking system. The key to one lock shall be maintained and controlled by the Security Department, and the key to the second lock shall be maintained and controlled by the Commission.

13. PROCEDURES FOR ACCEPTING, VERIFYING AND ACCOUNTING FOR WIRE TRANSFERS.

- (1) The Nation operation may, in accordance with these Standards, accept a wire transfer of funds to enable the following:
  - (a) Establishment of a cash deposit pursuant to these Standards;
  - (b) Redemption of an outstanding Counter Check pursuant to these Standards; or
  - (c) Payment of a returned Counter Check pursuant to these Standards.
- (2) Any wire transfer of funds authorized by this section shall be transferred to and deposited in the Nation operation's operating account. The Nation operation shall require its bank to notify it of the receipt and deposit of the wire transfer by transmitting the information required in (3)(b) through (f) below by one or more of the following methods:
  - (a) Direct telephone notification between the Nation operation's bank and a Cage employee, which notification shall be recorded in the Wire Transfer Log in accordance with (3)(f) below;
  - (b) Direct hard copy (printed) communication sent by the Nation operations bank to the Nation operation, which document shall be dated, time-stamped and signed by the Cage employee receiving the notification, and forwarded to the accounting department as supporting documentation in accordance with (7) below; or

- (c) Direct computer access by the Nation operation to the wire transfer transaction as it is credited to its operating account at its bank, which transaction shall be printed from the computer screen and dated, time-stamped and signed by the cage employee receiving the notification, and forwarded to, the Accounting Department as supporting documentation in accordance with (7) below.
- (3) Upon notification in accordance with (b) above that a wire transfer of funds has been credited to the Nation operation's operating account, the Cage employee who received the notice shall record, at a minimum, the following information in the notification section of a Wire Transfer Log maintained in the main bank of the Cage:
- (a) A sequential wire transfer number which shall be generated by the Nation operation;
  - (b) The date and time of the notification;
  - (c) The name of the Nation operation's bank to which the funds were transferred;
  - (d) The amount of funds transferred, stated in numbers and words;
  - (e) The name of the patron for whose benefit the funds were transferred;
  - (f) The method authorized under (2) above by which the Nation operation was notified of the receipt of the wire transfer and, if by telephone, the name and title of the person at the Nation operation's bank who made the telephone call; and
  - (g) The signature of the Cage employee receiving and recording the information required by this subsection.
- (4) Upon completion of the notification section of the Wire Transfer Log required by (3) above, a Cage supervisor other than the Cage employee who received and recorded notification of the Wire Transfer shall verify receipt of the wire transfer by telephone contact with a previously identified authorized employee of the Nation operation's bank. The Cage supervisor verifying the wire transfer shall confirm the information recorded in the Wire Transfer Log pursuant to (3)(b) through (f) above, and

shall record the following in the verification section of the Wire Transfer Log:

- (a) The name and title of the authorized employee at the Nation operation's bank who confirmed the information;
  - (b) The date and time of verification; and
  - (c) The signature of the Cage supervisor verifying receipt of the wire transfer and the information recorded pursuant to (3) above.
- (5) Upon verification of the wire transfer and completion of the Wire Transfer Log, the General Cashier of the Nation operation shall be deemed, for purposes of compliance with the Commission's rules, to have received cash at the general cashiers' cage in the amount of the wire transfer.
- (6) Upon determining the purpose for the wire transfer, a Cage supervisor shall prepare a Wire Transfer Acknowledgment Form, a two-part form containing, at a minimum, the following information:
- (a) The wire transfer number;
  - (b) The date of the wire transfer;
  - (c) The amount of the wire transfer, stated in numbers and words;
  - (d) The name of the patron;
  - (e) The purpose for the wire transfer (cash deposit; redemption; payment of returned Counter Check);
  - (f) The signature of the preparer; and
  - (g) The signature of either:
    - (i) the Check Bank Cashier, if the funds are to be used for Counter Check redemption or the payment of a returned Counter Check; or
    - (ii) the General Cashier, if the funds are to be used for a cash deposit.
- (7) Upon completion of the information required by (6) (a) through (f) above, the Cage supervisor who prepared the form shall obtain the signature required by (6) (g) above

on both copies of the Wire Transfer Acknowledgment Form, transmit the duplicate copy and any supporting documentation to the Accounting Department, and forward the original Wire Transfer Acknowledgment Form to:

- (a) The Check Bank Cashier, if the funds are to be used for Counter Check redemption or the payment of a returned Counter Check, who shall:
    - (i) post the amount of the funds to the patron's credit account;
    - (ii) if appropriate, return the redeemed Counter Check to the patron;
    - (iii) forward to the Accounting Department the original Wire Transfer Acknowledgment Form for comparison to the duplicate; and
    - (iv) forward to the Accounting Department the redemption copy of any Counter Check redeemed, in accordance with the requirements of these Standards; or
  - (b) The General Cashier, if the funds are to be used to establish a cash deposit, who shall:
    - (i) prepare a customer deposit file in accordance with these Standards;
    - (ii) prepare a Customer Deposit Form in accordance with these Standards, except that prior to the release to the patron of any funds credited to a cash deposit file by means of a wire transfer, the patron shall be required to present identification credentials to the General Cashier who shall examine the patron's identification credentials to ensure that the patron is the patron recorded on the Wire Transfer Acknowledgment Form, and, shall maintain documentation supporting that examination; and
    - (iii) forward to the Accounting Department the original Wire Transfer Acknowledgment Form for comparison to the duplicate.
- (8) At the end of the month, a copy of the Wire Transfer Log shall be forwarded to the Accounting Department and reconciled with all Wire Transfer Acknowledgment Forms prepared during that month.



14. PROCEDURE FOR SENDING FUNDS BY WIRE TRANSFER.

- (1) Whenever a patron requests the Nation operation to send funds by wire transfer to a financial institution on behalf of the patron, and the Nation operation elects to honor the request, the patron shall present to the General Cashier the cash, cash equivalents, Nation operation check, chips or plaques representing the amount sought to be transferred, or, in the case of a cash deposit, request that the unused balance of the cash deposit be transferred. In the case of a cash deposit, the Procedures set forth in these Standards for redemption of a cash deposit shall be observed.
- (2) The General Cashier shall obtain from the Main Bank Cashier a Wire Transfer Request Form, a four-part serially pre-numbered form, and shall record thereon, at a minimum, the information required by (2)(g) below:
  - (a) The name of the patron;
  - (b) The date of the transaction;
  - (c) The amount of funds to be wire transferred, stated in numbers and in words;
  - (d) The source of funds to be transferred (cash, cash equivalent, Nation operation check, chips, plaques or cash deposit);
  - (e) The name and address of the financial institution to which the funds will be transferred and the account number to which the funds will be credited;
  - (f) The signature of the patron;
  - (g) The signature of the General Cashier; and
  - (h) The signature of the Main Bank Cashier.
- (3) Prior to obtaining the patron's signature on the Wire Transfer Request Form, the General Cashier shall examine the patron's identification credentials and shall maintain documentation supporting that examination.
- (4) After securing the patron's signature, the General Cashier shall present the Wire Transfer Request Form to the Reserve Cash Cashier, who shall sign the form and retain the original and duplicate copy. The General Cashier shall retain the triplicate copy of the form and

shall give the patron the quadruplicate copy of the form as evidence of the Wire Transfer Request.

- (5) The Reserve Cash Cashier shall immediately forward the original Wire Transfer Request Form to the Accounting Department as authorization to effect the transfer, and shall retain the duplicate copy for agreement with the triplicate copy held by the General Cashier. At the end of the gaming day, and upon agreement of the duplicate and triplicate copies of the Wire Transfer Request Form, the Reserve Cash Cashier shall forward both copies of the form to the Accounting Department.
- (6) Upon receipt of the original Wire Transfer Request Form, the Accounting Department shall contact the Nation operation's bank to authorize the wire transfer of the funds and shall either:
  - (a) Record on the original Wire Transfer Request Form:
    - (i) the name and title of the person contacted at the Nation operation's bank;
    - (ii) the date and time that the wire transfer was authorized; and
    - (iii) the signature of the Accounting Department employee authorizing the wire transfer; or
  - (b) If the wire transfer is authorized by means of a direct computer link between the Nation operation and its bank, print a copy of the wire transfer authorization from the computer screen which shall:
    - (i) comply with the requirements of (6) (a) and (b) above; and
    - (ii) be attached to the original Wire Transfer Request Form.
- (7) At the end of the gaming day, the Accounting Department shall compare the duplicate and triplicate copies of the Wire Transfer Request Form to the original.

15. **PROCEDURE FOR ACCEPTANCE OF ACCOUNTING FOR AND REDEMPTION OF PATRON'S CASH DEPOSITS.**

- (1) Whenever a patron requests that the Nation operation hold his or her cash, cash equivalents, gaming chips or plaques for subsequent use, and the Nation operation

elects to honor the request, he or she shall deposit the cash, cash equivalents, gaming chips or plaques with a General Cashier.

- (2) A file for each patron shall be prepared either manually or by computer prior to the acceptance of a cash deposit from a patron by a Cage Cashier and such file shall include, at a minimum, the following:
  - (a) The name of the patron;
  - (b) The date and amount of each cash deposit initially accepted from the patron;
  - (c) The date and amount of each check initially accepted from the patron, as a draw against a cash deposit;
  - (d) The date and amount of each cash deposit redemption.
- (3) All information recorded on the customer deposit file shall be in accordance with the Nation operation's system of internal accounting controls.
- (4) A General Cashier accepting a deposit shall prepare a Customer Deposit Form and other necessary documentation evidencing such receipt.
- (5) Customer Deposit Forms shall be serially pre-numbered, each series of Customer Deposit Forms shall be used in sequential order, and the series numbers of all customer Deposit Forms shall be accounted for by employees with no incompatible functions. All original, and duplicate void Customer Deposit Forms shall be marked "VOID" and shall require the signature of the preparer.
- (6) In the event Customer Deposit Forms are manually prepared, a pre-numbered two-part form, at a minimum, shall be used.
- (7) In the event Customer Deposit Forms are computer prepared, each series of Customer Deposit Forms shall be a two-part form, at a minimum, and shall be inserted in a printer that will simultaneously print an original and duplicate and store, in machine readable form, all information printed on the original and duplicate. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Customer Deposit Form.

- (8) On the original and duplicate of the Customer Deposit Forms, or in stored data, the General Cashier shall record, at a minimum, the following information:
  - (a) The name of the patron making the deposit;
  - (b) The total amount being deposited (numerical total and written amount);
  - (c) The date of the deposit;
  - (d) The signature of the General Cashier or, if computer prepared, the identification code of the General Cashier;
  - (e) The nature of the amount received (cash, cash equivalents, chips, plaques or 'wire transfer)
- (9) After preparation of the Customer Deposit Form the General Cashier shall obtain the patron's signature on the duplicate copy and shall distribute the copies in the following manner:
  - (a) Original copy given to the patron as evidence of the amount held on deposit by the Nation operation;
  - (b) Duplicate copy forwarded along with other necessary documentation to the Check Cashier who shall maintain the documents.
- (10) A patron shall be allowed to use the deposit at the gaming table by supplying information required by the Nation operation to verify his or her identification.
- (11) The Pit Clerk shall ascertain, from the Cage, the amount of the patron deposit available and request the amount the patron wishes to use against this balance. The Pit Clerk shall prepare a Counter Check in compliance with these Standards with the exception that the words "Customer Deposit Withdrawal" shall be recorded on the Counter Check in place of the name of the patron's bank.
- (12) Distribution of the Counter Checks shall comply with these Standards.
- (13) The patron's deposit balance shall be immediately reduced by amounts equal to the Counter Checks issued in the pit.
- (14) A patron may obtain a refund of his or her deposit or any unused portion of a deposit by requesting the refund from a General Cashier or returning his or her copy of the

Customer Deposit Form. The General Cashier shall verify the patron's identification and shall:

- (a) Verify the unused balance with the Check Cashier;
  - (b) Have the patron sign the original of the Customer Deposit Forms;
  - (c) Prepare necessary documentation evidencing such refund containing the following information:
    - (i) date and shift of preparation;
    - (ii) amount refunded;
    - (iii) type of refund made (cash, check or wire transfer;
    - (iv) patron's name; and
    - (v) signature of the General Cashier preparing such documentation.
- (15) The General Cashier shall forward the original Customer Deposit Form along with any other necessary documentation to the Check Cashier who shall compare the patron's signature and maintain the documents.
- (16) The Check Cashier shall return the original copies of the Counter Check to the General Cashier who shall return it to the patron and refund the unused balance of the deposit to the patron at which time the General Cashier shall maintain the original copy of the Customer Deposit Form along with any other necessary documentation to evidence such refund.
- (17) A log of all Customer Deposits received and returned, shall be prepared manually or by computer on a daily basis, by Check Cashiers and such log shall include, at a minimum, the following:
- (a) The balance of the Customer Deposits on hand in the Cage at the beginning of each shift;
  - (b) For Customer Deposits received and refunded:
    - (i) the date of the Customer Deposit or refund;
    - (ii) customer Deposit number;
    - (iii) the name of the patron; and

- (iv) the amount of the Customer Deposit; or
- (c) The balance of the Customer Deposits on hand in the Cage at the end of each shift.
- (18) The balance of the Customer Deposit on hand in the Cage at the end of each shift shall be recorded as an outstanding liability and accounted for by the Check Cashier.

16. PROCEDURE FOR EXCHANGE OF CHECKS SUBMITTED BY GAMING PATRONS.

- (1) Except as otherwise provided in this section, no employee of the Nation operation, and no person acting on behalf of or under any arrangement with the Nation operation, shall:
  - (a) Release or discharge any debt which is uncollectible, either in whole or in part, which represents any losses incurred by any person in any gaming activity without maintaining a written record of the deposit, check return and collection efforts as required by these Standards; or
  - (b) Make any loan which represents any losses incurred by any person in any gaming activity without receiving from said player in exchange therefor, a check in the amount of said loan, which check shall conform with these Standards.
- (2) No employee of the Nation operation, and no person acting on behalf of or under any arrangement with the Nation operation, may accept a check from any person unless the requirements of these Standards concerning check cashing, redeeming, consolidating, collecting and recording procedures are observed by the Nation operation and its employees and agents.
- (3) All checks sought to be exchanged in the Nation facility by a patron, with the exception of payroll checks, shall be:
  - (a) Drawn on a bank and payable on demand;
  - (b) Drawn for a specific amount;
  - (c) Made payable to the Nation operation; and
  - (d) Currently dated, but not post dated.

- (4) All checks sought to be exchanged at the Cage shall be:
  - (a) Presented directly to the General Cashier who shall:
    - (i) restrictively endorse the check "for deposit only" to the Nation operation's bank account;
    - (ii) initial the check;
    - (iii) date and time stamp the check;
    - (iv) immediately exchange the check for currency and coin in an amount equal to the amount for which the check is drawn; and
    - (v) forward redemption, consolidation and substitution checks to the Check Cashier and all checks to the Main Bank Cashier.
- (5) Cash equivalents shall only be accepted at the Cage by General Cashiers; however, promotional coupons may also be accepted at a gaming table if deposited into the drop box attached to such gaming table in accordance with uniform procedures established by the Nation gaming operation. Prior to acceptance of any cash equivalent from a patron, the General Cashier shall determine the validity of such cash equivalent by performing the necessary verification for each type of cash equivalent and such other procedures as may be required by the issuer of such cash equivalent. Prior to the acceptance of a cash equivalent made payable to the presenting patron, the General Cashier shall examine that patron's identification credentials to ensure the patron's identity and shall maintain documentation supporting that examination.
- (6) Prior to acceptance of a travelers check from a patron, the General Cashier shall verify its validity by:
  - (a) Requiring the patron to countersign the travelers check in his or her presence;
  - (b) Comparing the countersignature with the original signature on the travelers check;
  - (c) Examining the travelers check for any other signs of tampering, forgery or alteration; and

- (d) Performing any other procedures which the issuer of the travelers check requires in order to indemnify the acceptor against loss.
- (7) Prior to the acceptance of any Nation operation check from a patron, a General Cashier shall examine that patron's identification credentials to ensure the patron's identity and shall maintain documentation supporting that examination.
- (8) A person may obtain cash at the Cage to be used for gaming purposes by presenting a recognized credit card to a General Cashier. Prior to the issuance of cash to a person, the General Cashier shall verify through the recognized credit card company the validity of the person's credit card or shall verify through a recognized electronic funds transfer company which, in turn, verifies through the credit card company the validity of the person's credit card and shall obtain approval for the amount of cash the person has requested. The General Cashier shall then prepare such documentation as required by the Nation operation to evidence such transactions and to balance the imprest fund prior to the issuance of the cash.
- (9) The following procedures and requirements for Counter Checks shall be observed:
  - (a) Counter Checks shall be serially pre-numbered forms; each series of Counter Checks shall be used in sequential order, and the series numbers of all Counter Checks received by the Nation operation shall be accounted for by employees with no incompatible functions. The original and all copies of void Counter Checks shall be marked "VOID" and shall require the signature of the Pit Clerk.
  - (b) In the event that Counter Checks are manually prepared:
    - (i) each series of Counter Checks shall be a five-part form, at a minimum, which consists of an original, a redemption copy, an accounting copy, an issuance copy and acknowledgment copy and shall be attached in a book that will permit an individual slip in the series and its copies to be written upon simultaneously, while still contained in the book and that will allow the removal of the original and all duplicate copies; and



- (ii) access to the Counter Checks shall be maintained and controlled at all times by the Pit Clerks responsible for controlling of and accounting for the unused supply of Counter Checks, and the preparation of Counter Checks for a patron's signature.
  - (c) In the event Counter Checks are computer prepared, each series of Counter Checks shall be a four-part form, at a minimum, which consists of an original, a redemption copy, an issuance copy and acknowledgment copy and shall be inserted in a printer that will simultaneously print an original and duplicates and store, in machine readable form, all information printed on the original and duplicates; and discharge the original and duplicates. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Counter Check.
- (10) For each Counter Check exchanged at a gaming table, the Pit Clerk shall:
- (a) Verify the patron's identity by either:
    - (i) obtaining the patron's signature on a form, which signature shall be compared to the original signature, or a computer generated facsimile thereof contained within the patron's credit file. The Pit Clerk shall sign the form indicating that the signature of the patron on the form appears to agree with the signature on the patron's credit file. Such form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the Accounting Department in conformity with (14) below;
    - (ii) after the patron's identity has been verified by the Pit Clerk as required above, the requirements for subsequent verification of the patron's identity during the same shift may be satisfied by the Pit Clerk signing a form attesting to the patron's identity before each subsequent Counter Check is exchanged. The form shall include the patron's name and the serial number of the initial Counter Check exchanged by the patron. Such form shall be attached to the accounting copy of the Counter

Check prior to forwarding it to the Accounting Department in conformity with (14) below; or

- (iii) obtaining the attestation of a Gaming facility supervisor as to the identity of the patron. The Gaming facility supervisor shall sign a form attesting to the patron's identity. Such form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the Accounting Department in conformity with (14) below.
- (b) Determine the patron's remaining credit limit from the Cage.
- (c) Prepare the Counter Check for a patron's signature by recording, at a minimum, on the face of the original and all duplicates of the Counter Check, with the exception of the acknowledgment copy which shall only have recorded on it, the game and table number, or in stored data, the following information:
  - (i) the name of the person exchanging the Counter Check;
  - (ii) the name of the patron's bank (required on the original copy only);
  - (iii) the current date and time;
  - (iv) the amount of the Counter Check expressed in numerals;
  - (v) the game and table number; and
  - (vi) the signature of the preparer or, if computer prepared, the identification code of the preparer.
- (d) Place an impression on the back of the original Counter Check a restrictive endorsement "for deposit only" to the Nation operation's bank account.
- (e) Present the original and all duplicate copies of the Counter Check to the patron for signature.
- (f) Receive the signed Counter Check directly from the patron; the issuance copy, which is the equivalent of a Check Credit Slip, of the Counter Check shall

be immediately and directly given to the Dealer or Boxperson. In no instance shall the chips or plaques be given to the patron prior to the receipt of the issuance copy of the Counter Check by the Dealer or Boxperson and,

- (i) the original, redemption, and acknowledgment copies of the Counter Check shall be expeditiously transported to the Cage where the original and redemption copies shall be maintained and controlled by the Check Bank Cashier;
  - (ii) the accounting copy of the Counter Check, if manually prepared, shall be maintained and controlled at all times by the Pit Clerk; and
  - (iii) the issuance copy of the Counter Check shall be deposited by the Dealer or Boxperson in the drop box immediately after the issuance of chips or plaques to the patron.
- (11) In the event the Fill Bank Cashier receives the original, redemption and acknowledgment copies of the Counter Check, the Fill Bank Cashier shall sign and time stamp the acknowledgment copy of the Counter Check and expeditiously return it to the Pit Clerk via a Security Department employee or pneumatic tube system and shall transfer the original and redemption copies of the Counter Check to the Check Cashier in return for properly signed documentation.
- (12) In the event the Check Cashier receives the original, redemption and acknowledgment copies of the Counter Check directly from the Pit Clerk, whether through the use of the pneumatic tube system or transported by a security department member the Check Cashier shall:
  - (a) Sign and time stamp the acknowledgment copy and shall transmit it to the pit clerk via a Security Department employee or pneumatic tube system, and shall maintain the original and redemption copies of the Counter Check.
- (13) The acknowledgment copy of the Counter Check returned to the Pit Clerk shall be agreed to the accounting copy and maintained and controlled by the Pit Clerk.

(14) At the end of the gaming activity each day, at a minimum, the following procedures and requirements shall be observed:

- (a) The original and all copies of void Counter Checks and the accounting and acknowledgment copies of the Counter Check shall be forwarded by a representative of the Accounting or Security Department to the Accounting Department for agreement, on a daily basis, with the issuance copy of the Counter Check removed from the drop box or stored data.
- (b) The redemption copy of a Counter Check maintained and controlled in conformity with (10)(f)(i) above shall be forwarded to the Accounting Department subsequent to the redemption, consolidation or deposit of the original Counter Check for agreement with the accounting and issuance copies of the Counter Check or stored data.

17. PROCEDURE FOR REDEMPTION, CONSOLIDATION OR SUBSTITUTION OF CHECKS SUBMITTED BY GAMING PATRONS.

- (1) The drawer of a Counter Check may redeem it by exchanging cash, cash equivalents, gaming chips, plaques, or any combination of another check, cash, equivalents, gaming chips or plaques. If a drawer has more than one Counter Check outstanding, such checks shall be redeemed in reverse chronological order (the most recently dated check shall always be redeemed first). If more than one check bears the same date, the drawer may choose the order in which he or she wishes to redeem the identically dated checks.
- (2) The drawer of a Counter Check may consolidate some or all Counter Checks by exchanging another Counter Check in an amount equal to the total of Counter Checks previously exchanged.
- (3) The drawer of a Counter Check may substitute a personal check for the Counter Check.
- (4) All consolidations, total or partial redemptions or substitutions of checks by gaming patrons shall be made at the General Cashiers' Cage. Consolidation or redemption of nongaming checks shall not be allowed.
- (5) No employee of the Nation operation or any other person acting on behalf of or under any arrangement with the

Nation operation shall accept any check or series of checks in redemption, consolidation or substitution of another check or checks for the purpose of avoiding or delaying the deposit of a check or checks in a bank for collection or payment within the time periods specified in these Standards.

- (6) Upon acceptance of cash or cash equivalents, gaming chips and plaques, or another check in redemption, consolidation or substitution of a check(s), the General Cashier shall immediately return to the gaming patron the check(s) being redeemed, consolidated or substituted. If such redemption, consolidation or substitution is accomplished by the acceptance of another check, the General Cashier accepting such check shall date and time stamp the check, place his initials on the check, and record on the check the serial number of the Counter Check(s) being redeemed, consolidated or replaced.

18. PROCEDURES FOR GRANTING CREDIT, AND RECORDING CHECKS EXCHANGED, REDEEMED OR CONSOLIDATED.

- (1) A credit file for each patron shall be prepared by a General Cage Cashier or Credit Department employee with no incompatible functions either manually or by computer prior to the gaming operation's approval of a patron's credit limit. All patron credit limits and changes thereto shall be supported by the information contained in the credit file. Such file shall contain a credit application form upon which shall be recorded, at a minimum, the following information provided by the patron:
  - (a) The patron's name;
  - (b) The address of the patron's residence;
  - (c) The number of years at that address;
  - (d) The telephone number at the patron's residence;
  - (e) Employment information including:
    - (i) the name of the patron's employer, or an indication of self employment or retirement;
    - (ii) type of business;
    - (iii) the patron's position;

- (iv) number of years employed;
  - (v) the patron's business address; and
  - (vi) the patron's business telephone number.
- (f) Banking information including:
- (i) the name and location of the patron's bank; and
  - (ii) the account number of the patron's personal checking account upon which the patron is individually authorized to draw and upon which all Counter Checks and all checks used for substitution, redemption or consolidation will be drawn. Checking accounts of sole proprietorships shall be considered as personal checking accounts. Partnership or corporate checking accounts shall not be considered personal checking accounts.
- (g) The credit limit requested by the patron;
- (h) The approximate amount of all outstanding indebtedness;
- (i) The amount and source of income and assets in support of the requested credit limit; and
- (j) The patron's signature indicating acknowledgment of the following statement, which shall be included at the bottom of every credit application form containing the information required to be submitted by the patron pursuant to this subsection: "I certify that I have reviewed all of the information provided above and that it is true and accurate. I authorize (insert the name of the Nation operation) to conduct such investigations pertaining to the above information as it deems necessary for the approval of my credit limit. I am aware that I may be subject to civil or criminal liability if any material information provided by me is willfully false."
- (2) A General Cage Cashier or Credit Department employee with no incompatible functions shall record the following information in the credit file prior to the gaming operation's approval of a patron's credit limit:

- (a) A physical description of the patron which shall include, but not be limited to, the following:
    - (i) date of birth;
    - (ii) height;
    - (iii) weight;
    - (iv) hair color; and
    - (v) eye color.
  - (b) The type of identification credentials examined containing the patron's signature and whether said credentials included a photograph or general physical description of the patron; and
  - (c) The signature of the General Cage Cashier or Credit Department employee with no incompatible functions indicating that the signature of the patron in the credit file appears to agree with the signature on the identification credentials presented by the patron and that the physical description of the patron appears to agree with the patron's actual appearance. The date and time of the signature of the General Cage Cashier or Credit Department employee with no incompatible functions shall be recorded, either mechanically or manually, contemporaneously with the transaction.
- (3) Prior to the Nation operation's approval of the patron's credit limit, a Credit Department employee with no incompatible functions shall:
- (a) Verify the address of the patron's residence;
  - (b) Verify the patron's outstanding indebtedness; and
  - (c) Verify the patron's personal checking account information which shall include, but not be limited to, the following:
    - (i) type of account (personal or sole proprietorship);
    - (ii) account number;
    - (iii) date the account was opened;

- (iv) average balance of the account for the last twelve months, if available (if this information is not available, then this shall be noted in the credit file);
  - (v) current balance in the account, if available (if this information is not available then this shall be noted in the credit file);
  - (vi) whether the patron can sign individually on the account; and
  - (vii) name and title of the person supplying the information.
- (4) All verifications performed by the Credit Department in (3) above together with accurate and verifiable information received from the Nation operation's Security and Surveillance Departments shall be recorded in the credit file and accompanied by the signature of the Credit Department employee who performed the required verifications or filed the relevant information. The date and time of the signature of the Credit Department representative shall be recorded, either mechanically or manually, contemporaneously with the transaction. The Credit Department shall fulfill the requirements of (3) above as follows:
- (a) Verification of the address of the patron's residence, as required by (3)(a) above, shall be satisfied by confirming the patron's address with a credit bureau or bank. If neither of these sources has the patron's address on file or will not provide the information, the Credit Department may use an alternative source which shall not include any identification credentials required in (2)(b) above or other documentation presented by the patron at the Nation operation. The Credit Department shall record the source of verification and the method by which such verification was performed in the patron's credit file. Verification of the patron's address may be performed telephonically.
  - (b) Verification of the patron's outstanding indebtedness, as required by (3)(b) above, shall be performed by contacting a consumer credit bureau which is reasonably likely to possess information concerning the patron, to the extent such consumer credit bureau is available. Such contact shall be considered a verification of the outstanding



indebtedness provided by the patron. If such contact is not immediately possible, the Credit Department may use an alternative source which has made the required contact. The Credit Department shall record the source of verification and the method by which such verification was performed in the patron's credit file. If either one or both of these credit bureaus do not have information relating to a patron's outstanding indebtedness this shall be recorded in the patron's credit file. The verification may be performed telephonically prior to the credit approval, provided the Credit Department requests written documentation of all information obtained as soon as possible and includes such written documentation in the patron's credit file. All requests for written documentation shall be maintained in the patron's credit file until such documentation is obtained.

- (c) Verification of the patron's personal checking account information, as required by (3)(c) above, shall be performed by the Credit Department or a bank verification service directly with the patron's bank. If such information is not immediately available, the Credit Department may use an alternative source. The credit department shall record the source of verification and the method by which such was performed in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the Credit Department or bank verification service requests written documentation of all information obtained as soon as possible and such written documentation is included in the patron's credit file. All requests for written documentation shall be maintained in the patron's credit file until such documentation is obtained. If a bank verification service is used as a primary source of verification, the Credit Department shall, in addition to complying with any other requirement imposed by this section, record the date that the patron's personal checking account information was obtained from the bank by the service.
- (5) The credit limit, and any changes thereto, must be approved by any one or more of the individuals holding the job positions of General Manager/Chief Operating Officer, Vice President of Casino Operations, Director of Credit, Credit Manager, Assistant Credit Manager, Credit Shift Manager, Credit Executive or a Credit Committee

composed of Nation operation employees with no incompatible functions which may approve credit as a group but whose members may not approve credit individually unless such person is included in the job positions referenced above. The approval shall be recorded in the credit file and shall include:

- (a) Any other information used to support the credit limit and any changes thereto, including the source of the information, if such information is not otherwise recorded pursuant to this section;
  - (b) A brief summary of the key factors relied upon in approving or reducing the requested credit limit and any changes thereto;
  - (c) The reason credit was approved if derogatory information was obtained during the verification process; and
  - (d) The signature of the employee approving the credit limit. The date and time of the signature shall be recorded either mechanically or manually contemporaneously with the transaction.
- (6) Prior to approving a credit limit increase, an employee of the Credit Department shall:
- (a) Obtain a written request from the patron which shall include:
    - (i) date and time of the patron's request;
    - (ii) amount of credit limit increase requested by the patron; and
    - (iii) signature of the patron.
  - (b) Verify the patron's current Nation operation credit limits and outstanding balances;
  - (c) Verify the patron's outstanding indebtedness and personal checking account information, as required by (3)(b) and (3)(c) above, unless such procedures have been performed within the previous six months;
  - (d) Consider the patron's player rating based on a continuing evaluation of the amount and frequency of play subsequent to the patron's initial receipt of credit. The patron's player rating shall be readily available to representatives of the credit

department prior to their approving a patron's request for a credit limit increase. The information for a patron's player rating shall be recorded on a Player Rating Form by the Nation operation Credit Department or put directly into the Nation operation's computer system, which information shall include, but not be limited to, the following:

- (i) patron's name;
  - (ii) game and table number;
  - (iii) average bet;
  - (iv) approximate length of time played;
  - (v) rating as determined by the Gaming Facility Manager or his or her designee;
  - (vi) signature (or name, if computer system is used) of the gaming facility supervisor responsible for providing the patron's player rating information; and
  - (vii) date of observations.
- (e) Include the information and documentation required by paragraphs (a) through (c) above and the patron's player rating indicated at the time the credit increase is approved in the patron's credit file.
- (7) Credit limit increases may be approved without performing the requirements of (c) above if the increases are temporary and are noted as being for this trip only (TTO) in the credit file. Temporary increases shall be limited to two during any thirty (30) day period and the total amount of the temporary increases during that period shall not exceed ten (10) percent of the currently approved credit limit.
- (8) The Credit Department shall:
- (a) Comply with the requirements of either (b) or (c) below whenever:
    - (i) a patron's credit file has been inactive for a six month period; or

- (ii) a patron has failed to completely pay off his credit balance at least once within a six (6) month period; or
  - (iii) a check is returned to the Nation operation by a patron's bank; or
  - (iv) any information is received by the credit department which reflects negatively on the patron's continued credit worthiness; or
  - (v) the information in the patron's credit file which must be verified pursuant to (3)(a) through (3)(c) above, has not been verified for a twelve (12)-month period.
- (b) Reverify the patron's address, outstanding balances, outstanding indebtedness, and personal checking account information, as required by (3)(a) through (3)(c) above.
- (c) Suspend the patron's credit privileges. If a patron's credit privileges have been suspended, the procedures required by (3)(a) through (3)(c) above shall be performed before that patron's credit privileges are reinstated; provided, however, if the suspension is the result of the requirement of (8)(a)(iii) above, the gaming operation may alternatively reinstate the patron's credit privileges by complying with the requirements of (9) below.
- (9) Any patron having a check returned to the Nation operation unpaid by the patron's bank shall have his or her credit privileges suspended at the Nation operation until such time as the returned check has been paid in full or the reason for the derogatory information has been satisfactorily explained. All documentation obtained from any consumer credit bureau shall be maintained in the patron's credit file. If the Nation operation desires to continue the patron's credit privileges on the basis of a satisfactory explanation having been obtained for the returned check, it may do so if the Nation operation records the explanation for its decision in the credit file before accepting any further checks from the patron along with the signature of the Credit Department representative accepting the explanation.
- (10) All transactions affecting a patron's outstanding indebtedness to the Nation operation shall be recorded in

chronological order in the patron's credit file and credit transactions shall be segregated from the safekeeping deposit transactions. The following information shall be included:

- (a) The date, amount and check number of each Counter Check initially accepted from the patron;
  - (b) The date, amount and check number of each consolidation check and the check numbers of the checks returned to the patron;
  - (c) The date, method, amount and check number of each redemption transaction and the check number of the redeemed check returned to the patron;
  - (d) The date, amount and check number of each substitution transaction and the check number of the check returned to the patron;
  - (e) The date, amount and check number of each check deposited;
  - (f) The date, amount and check number of each check returned to the Nation operation by the patron's bank and the reason for its return;
  - (g) The outstanding balance after each transaction; and
  - (h) The date, amount and check number of any checks which have been partially or completely written off by the gaming operation and a brief explanation of the reason for such write-off.
- (11) A log of all Counter Checks exchanged and of all checks received for redemption, consolidation or substitution shall be prepared, manually or by computer, on a daily basis, by Check Cashiers and such log shall include, at a minimum, the following:
- (a) The balance of the checks on hand in the Cashier's Cage at the beginning of each shift;
  - (b) For checks initially accepted and for checks received for consolidation, redemption or substitution;
    - (i) the date of the check;
    - (ii) the name of the drawer of the check;

- (iii) the amount of the check;
    - (iv) the Counter Check serial number(s) for Counter check(s) received; and
    - (v) an indication as to whether the check was initially accepted or received in a redemption, consolidation or substitution.
  - (c) For checks deposited, redeemed by patrons for cash or cash equivalents, gaming chips and plaques, or any combination thereof, consolidated or replaced:
    - (i) the date on which the check was deposited, redeemed, consolidated or replaced;
    - (ii) the name of the drawer of the check;
    - (iii) the amount of the check;
    - (iv) the Counter Check serial number(s) for Counter Check(s) deposited, redeemed, consolidated or replaced; and
    - (v) an indication as to whether the check was deposited, redeemed, consolidated or replaced.
  - (d) The balance of the check on hand in the Cashiers' Cage at the end of each shift.
- (12) A list of all Counter Checks on hand, and of all checks received for redemption, consolidation or substitution shall be prepared, manually or by computer, on a monthly basis, at a minimum, and shall include the following:
- (a) The date of the check;
  - (b) The name of the drawer of the check;
  - (c) The amount of the check; and
  - (d) The Counter Check serial number(s) for Counter Check(s) received.
- (13) At the end of gaming activity each day, at a minimum, the following procedures shall be performed:
- (a) The daily total of the amounts of checks initially recorded as described in (11)(b) above shall be agreed to the daily total of Counter Checks issued;

- (b) The daily total of the checks indicated as deposited on the log required by (11)(c) above shall be agreed by employees with no incompatible functions to the bank deposit slips corresponding to such check; and
  - (c) The balance required by (11)(d) above shall be agreed to the total of the checks on hand in the cashiers' cage.
- (14) All information recorded in the credit file shall be in accordance with the system of internal accounting control contained in these Standards.
- (15) All actions to establish or modify a patron's credit limit and all credit transactions as recorded in the Cashier's Cage Department shall be reported in writing or by computer transmission to the Surveillance Department as soon as practicable, within the same gaming day.

19. PROCEDURE FOR DEPOSITING CHECKS RECEIVED FROM GAMING PATRONS.

- (1) All checks, unless redeemed or consolidated prior to the time requirements herein, received from gaming patrons in conformity with these Standards shall be deposited in the Nation operation's bank account in accordance with the Nation operation's normal business practice, but in no event later than:
- (a) The banking day after the date of the check for a non-gaming check;
  - (b) Seven calendar days after the date of the check for a check in the amount of \$1,000 or less;
  - (c) Fourteen calendar days after the date of the check for a check in an amount greater than \$1,000 but less than or equal to \$5,000; or
  - (d) Forty-five calendar days after the date of the check for a check in an amount greater than \$5,000.
- (2) All checks received for consolidation in conformity with these Standards shall be deposited in the Nation operation's bank account within:
- (a) Seven calendar days after the date of the initial check for a consolidating check where the consolidating check is in an amount of \$1,000 or less;

- (b) Fourteen calendar days after the date of the initial check for a consolidating check where the consolidating check is in an amount greater than \$1,000 but less than or equal to \$5,000; or
  - (c) Forty-five calendar days after the date of the initial check for a consolidating check where the consolidating check is in an amount greater than \$5,000.
- (3) All checks received as part of a redemption in conformity with these Standards shall be deposited in the Nation operation's bank account within:
  - (a) Seven calendar days after the date of the initial check if the initial check is in the amount of \$1,000 or less;
  - (b) Fourteen calendar days after the date of the initial check if the initial check is in an amount greater than \$1,000 but less than or equal to \$5,000; or
  - (c) Forty-five calendar days after the date of the initial check if the initial check accepted is in an amount greater than \$5,000.
- (4) In computing a time period prescribed by this section, the last day of the period shall be included unless it is a Saturday, Sunday, or a State or Federal holiday, in which event the time period shall run until the next business day.
- (5) In the event of a series of consolidation or redemption transactions with a patron, the initial check shall be the earliest dated check returned to the patron in the first of the series of consolidation or redemption transactions.
- (6) Any check deposited into a bank will not be considered cleared until a reasonable time has been allowed for such check to clear the bank.

20. PROCEDURE FOR COLLECTING AND RECORDING CHECKS RETURNED TO THE GAMING

- (1) All dishonored checks returned by a bank ("returned checks") after deposit shall be returned directly to, and controlled by, Accounting Department employees who shall have no incompatible functions.



- (2) No person other than one employed in a separate collection section within the Accounting Department and one who has no incompatible functions may engage in efforts to collect returned checks except that an attorney-at-law representing the Nation operation may bring action for such collection. Any verbal or written communication with patrons regarding collection efforts, shall be documented in the collection section.
- (3) Continuous records of all returned checks shall be maintained by Accounting Department employees with no incompatible functions. Such records shall include, at a minimum, the following:
  - (a) The date of the check;
  - (b) The name and address of the drawer of the check;
  - (c) The amount of the check;
  - (d) The date(s) the check was dishonored;
  - (e) The Counter Check serial number for Counter Checks; and
  - (f) The date(s) and amount(s) of any collections received on the check after being returned by a bank.
- (4) A check dishonored by a bank may be immediately redeposited if there is sufficient reason to believe the check will be honored the second time.
- (5) Statements shall be sent to patrons, by Accounting Department employees with no incompatible functions, immediately upon initial receipt of a returned check or immediately upon receipt of a check returned for a second time if the check was immediately redeposited pursuant to (5) above, and on a quarterly basis thereafter until collection efforts are discontinued and such statements shall include, but not be limited to, the following:
  - (a) The name and address of the drawer;
  - (b) The date of the check;
  - (c) The amount of the check; and
  - (d) The date(s) and amount(s) of any collections received on the check after being returned by the bank.

- (6) Patrons to whom statements are sent shall be advised of a return address and department to which replies shall be sent.
- (7) Employees with no incompatible functions shall receive directly and shall initially record all such collections.
- (8) Copies of statements and other documents supporting collection efforts shall be maintained and controlled by Accounting Department employees.
- (9) A record of all collection efforts shall be recorded and maintained by the collection area within the Accounting Department.

**21. PROCEDURE FOR ACCEPTING CASH AT GAMING TABLES.**

- (1) The cash shall be spread on the top of the gaming table by the Dealer or Boxperson accepting it in full view of the patron who presented it and the Gaming Facility Supervisor specifically assigned to such gaming table;
- (2) The amount of cash shall be announced by the Dealer or Boxperson accepting it in a tone of voice calculated to be heard by the patron who presented the cash and the Supervisor specifically assigned to such gaming table; and
- (3) Immediately after an equivalent amount of gaming chips or plaques has been given to the patron, the cash shall be taken from the top of the gaming table and placed by the Dealer or Boxperson into the drop box attached to the gaming table.

**22. ACCEPTANCE OF GRATUITIES FROM PATRONS.**

- (1) No Casino employee shall solicit and no casino employee directly concerned with Management, Accounting, Security and Surveillance Departments, shall accept any tip or gratuity from any player or patron at the Casino where he or she is employed.
- (2) The Nation operation shall establish a procedure for accounting for all tips received by employees.
- (3) Upon receipt from a patron of a tip, a Dealer at a gaming table shall tap the table or wheel and extend his or her arm to show the table Inspector that he or she has received a tip and immediately deposit such tip in the

tip box. Tips received shall be pooled among employees in such manner as determined by the Nation operation.

**23. RULES FOR TABLE GAMES.**

Only those table games appearing in Appendix A of this Compact may be conducted. The written rules of each table game (based on the rules of operation described in Appendix A) relevant to the method of play and odds paid to winning bets shall be submitted to the Commission and the Board and shall be both visibly displayed and available in pamphlet form for patrons of the Gaming facility. Betting limits applicable to any gaming table shall be displayed at such gaming table. The published rules of each game shall assure that the game will be operated in a manner which is honest and fair to gaming patrons. The Nation will provide the Commission and the Board with ten days advance notice of any modification to the rules of any approved game and will provide adequate notice to gaming patrons to notify them of the applicable rules in effect. Summaries of the rules of each table game (based on the rules of operation described in Appendix A) relevant to the method of play and odds paid to winning bets shall be visibly displayed in the gaming facility and betting limits applicable to any gaming table shall be displayed at such gaming table.

- (1) Specifications applicable to Gaming Equipment:
  - (a) Physical characteristics of chips and plaques; and
  - (b) Physical characteristics of the table games described in Appendix A of this Compact.
- (2) Rules of the Games for each game authorized by Appendix A must include:
  - (a) Procedures of play;
  - (b) Minimum and maximum permissible wagers;
  - (c) Shuffling, cutting and dealing techniques, as applicable; and
  - (d) Payout odds on each form of wager;

**24. TABLE INVENTORIES AND PROCEDURE FOR OPENING TABLES FOR GAMING.**

- (1) Whenever a gaming table is opened for gaming, operations shall commence with an amount of gaming chips, coins and

plaques to be known as the "Table Inventory" and the Nation operation shall not cause or permit gaming chips, coins or plaques to be added to or removed from such table inventory during the gaming day except:

- (a) In exchange for cash, check, or credits presented by gaming patrons in conformity with the provisions of these Standards;
  - (b) In payment of winning wagers and collection of losing wagers made at such gaming table;
  - (c) In exchange for gaming chips and plaques received from a patron having an equal aggregate face value; and
  - (d) In conformity with the fill and credit procedures described in these Standards.
- (2) Each Table Inventory and the Table Inventory Slip prepared in conformity with the procedures set forth in these Standards shall remain at the table during non-gaming hours in a locked, clear container or cover which shall be clearly marked on the outside with the game and the gaming table number to which it corresponds. The information on the Table Inventory Slip shall be visible from the outside of the container or cover. All containers, if removed from a table, shall be stored in the Cashier's Cage during non-gaming hours.
- (3) The keys to the locked containers containing the Table Inventories shall be maintained and controlled by the Gaming Facility Department in a secure place and shall at no time be made accessible to any Cashier's Cage personnel or to any person responsible for transporting such table inventories to or from the gaming tables.
- (4) Whenever gaming tables are to be opened for gaming activity, the locked container securing the Table Inventory and the Table Inventory Slip shall be unlocked by the Gaming Facility Supervisor assigned to such table.
- (5) A Dealer or Boxperson at the gaming table shall count the contents of the container in the presence of the Gaming Facility Supervisor assigned to such table and shall agree with the count on the Opener removed from the container.
- (6) Signatures attesting to the accuracy of the information on the Opener shall be placed on such opener by the Dealer or Boxperson at the table and the Gaming Facility

Supervisor that observed the Dealer or Boxpersion count the contents of the container.

- (7) When discrepancies arise between the amount shown on the Opener and the amounts counted, the Gaming Facility Supervisor will immediately notify:

(a) The Assistant Gaming Facility Shift Manager, the Gaming Facility Shift Manager, the Assistant Gaming Facility Manager or the Gaming Facility Manager;

(b) The Security Department; and

(c) A Commission Inspector.

- (8) The Supervisor, in the presence of a Security Department Representative and a Commission Inspector, will then have the Dealer or Boxpersion recount the table inventory and prepare a correct Table Inventory Slip to reflect the actual, verified table inventory. The Supervisor will then write "Correct Opener" across the top of the verified new Table Inventory Slip and "Incorrect Opener" across the top of the incorrect Opener. The Supervisor and the Dealer or Boxpersion will then follow the proper signature procedures for the "Correct Opener". The Assistant Gaming Facility Shift Manager or the Gaming Facility Shift Manager above will then sign both the "Correct Opener" and "Incorrect Opener" Table Inventory Slips. The Security Department representative will prepare the standard security report on the incident and will make copies of the correct Opener, incorrect Opener and the security report for immediate distribution to the Security Department, the Commission and the Board. The Supervisor will then attach the correct Opener to the incorrect Opener and observe the Dealer or Boxpersion place them in the Drop Box. At the same time, the Supervisor will attach the correct and incorrect accounting copies of the Opener and then forward them to the Pit Clerk.
- (9) After the contents of the container and the signing of the Opener, such slip shall be immediately deposited in the drop box attached to the gaming table by the Dealer or Boxpersion after the opening of such table.

25. PROCEDURE FOR DISTRIBUTING GAMING CHIPS, COINS AND PLAQUES TO GAMING TABLES.

- (1) A request for Fill ("Request") shall be prepared by a Gaming Facility Supervisor to authorize the preparation of a Fill Slip ("Fill") for the distribution of gaming chips, coins and plaques to gaming tables. The request shall be prepared in a duplicate form and restricted to Gaming Facility Supervisors.
- (2) On the original and duplicate of the request, the following information, at a minimum, shall be recorded:
  - (a) The date, time, and shift of preparation;
  - (b) The denomination of gaming chips, coins or plaques to be distributed to the gaming tables;
  - (c) The total amount of each denomination of gaming chips, coins or plaques to be distributed to the gaming tables;
  - (d) The game and table number to which the gaming chips, coins or plaques are to be distributed;
  - (e) The signature of the Gaming Facility Supervisor; and
  - (f) The signature of the Security Department employee.
- (3) After preparation of the request, the original of such request shall be transported directly to the Cashier's Cage.
- (4) The duplicate copy of the request shall be placed by the Dealer or Boxperson in public view on the gaming table to which the gaming chips, coins or plaques are to be received. Such duplicate copy shall not be removed until the chips, coins and plaques are received at which time the request and fill are deposited in the drop box.
- (5) If Fills are computer prepared and the input data required for preparation of a Fill is entered by, and ability to input is restricted to, a Gaming Facility Supervisor and a Gaming Facility Clerk, and the printing of the Fill, which shall be in the Cashier's Cage, is a direct result of such input, subsections (1), (2), (3) and (4) of this section may be ignored.
- (6) A Fill shall be prepared by a Chip Bank Cashier or, if computer prepared, by a Chip Bank Cashier, a Gaming

Facility Supervisor, or a Gaming Facility Clerk whenever gaming chips, coins and plaques are distributed to the gaming tables from the Cashier's Cage.

- (7) Fills shall be serially pre-numbered forms, and each series of fills shall be used in sequential order, and the series numbers of all Fills received by a Gaming facility shall be accounted for by employees with no incompatible functions. All the originals and duplicates of void fills shall be marked "VOID" and shall require the signature of the preparer.
- (8) The following procedures and requirements shall be observed with regard to Fills:
  - (a) Each series of Fills shall be in triplicate form to be kept in a locked dispenser that will permit an individual slip in the series and its copies to be written upon simultaneously while still located in the dispenser, and that will discharge the original and duplicate while the triplicate remains in a continuous, unbroken form in the dispenser;
  - (b) Access to the triplicate copy of the form shall be maintained and controlled at all times by employees responsible for controlling and accounting for the unused supply of Fills, placing Fills in the dispensers, and removing from the dispensers, each day, the triplicate copies remaining therein. These employees shall have no incompatible functions.
- (9) On the original, duplicate and triplicate copies of the Fill, the preparer shall record, at a minimum, the following information:
  - (a) The denomination of the gaming chips, coins or plaques being distributed;
  - (b) The total amount of each denomination of gaming chips, coins or plaques being distributed;
  - (c) The total amount of all denominations of gaming chips, coins or plaques being distributed;
  - (d) The game and table number to which the gaming chips, coins or plaques are being distributed;
  - (e) The date, time and shift during which the distribution of gaming chips, coins or plaques occur; and

- (f) The signature of the preparer.
- (10) Upon preparation, the time of preparation of the Fill shall be recorded on the original and the duplicate.
- (11) All gaming chips, coins or plaques distributed to the gaming tables from the Cashier's Cage shall be transported directly to the gaming tables from the Cashier's Cage by a Security Department employee who shall agree with the request to the Fill and sign the original of the request, maintained at the Cashier's Cage, before transporting the gaming chips, coins or plaques and the original and duplicate of the Fill for signature.
- (12) Signatures attesting to the accuracy of the information contained on the original and duplicate of the Fills shall be, at a minimum, of the following personnel at the following times:
  - (a) The Fill Bank Cashier upon preparation;
  - (b) The Security Department employee transporting the gaming chips, coins or plaques to the gaming table upon receipt from the cashier of gaming chips, coins or plaques to be transported;
  - (c) The Dealer or Boxperson at the gaming table upon receipt at such table from the Security Department Member of gaming chips, coins or plaques at such table; and
  - (d) The Gaming Facility Supervisor assigned to the gaming table upon receipt of the gaming chips, coins or plaques at such table.
- (13) Upon meeting the signature requirements as described in paragraph (11), the Security Department employee that transported the gaming chips, coins or plaques and the original and duplicate copies of the Fill to the table, shall observe the immediate placement by the Dealer or Box person of the duplicate Fill and duplicate request in the drop box attached to the gaming table to which the gaming chips, coins or plaques were transported and return the original Fill to the Fill Bank where the original Fill and request shall be maintained together and controlled by employees independent of the Gaming Facility Department.



(14) The original and duplicate "Void" Fills, the original request and the original Fill, maintained and controlled in conformity with paragraph (12) shall be forwarded to:

- (a) The count team for agreement with the duplicate copy of the fill and duplicate copy of the request removed from the drop box, after which the original and duplicate copy of the request and the original and duplicate copy of the Fill shall be forwarded to the Accounting Department for agreement, on a daily basis, with the triplicate; or
- (b) The Accounting Department for agreement, on a daily basis, with the duplicate Fill and duplicate copy of the request removed from the drop box and the triplicate.

26. PROCEDURE FOR REMOVING GAMING CHIPS AND COINS FROM GAMING TABLES.

- (1) A request for Credit ("Request") shall be prepared by a Gaming Facility Supervisor to authorize the preparation of a Credit ("Credit") for the removal of gaming chips, coins and plaques to the Cashier's Cage. The Request shall be in duplicate form and access to such form shall, prior to use, be restricted to Gaming Facility Supervisors.
- (2) On the original and the duplicate copy of the Request the following information, at a minimum, shall be recorded:
  - (a) The date, time and shift of preparation;
  - (b) The denomination of gaming chips, coins or plaques to be removed from the gaming table;
  - (c) The total amount of each denomination of gaming chips, coins or plaques to be removed from the gaming table;
  - (d) The game and table number from which the gaming chips, coins or plaques are to be removed; and
  - (e) The signature of the Gaming Facility Supervisor and Dealer or Boxperson at the gaming from which gaming chips, coins or plaques are to be removed.
- (3) Immediately upon preparation of a Request and transfer of gaming chips, coins or plaques to a Security Department employee, a Gaming Facility Supervisor shall obtain on

the duplicate copy of the Request, the signature of the Security Department employee to whom the gaming chips, coins or plaques were transferred, and the Dealer or Boxperson shall place the duplicate copy in public view on the gaming table from which the gaming chips, coins or plaques were removed, and such Request shall not be removed until a credit is received from the Fill Bank at which time the Request and Credit are deposited in the drop box.

- (4) The original of the Request shall be transported directly to the Cashier's Cage by the Security Department employee who shall at the same time transport the gaming chips, coins or plaques removed from the gaming table.
- (5) A Credit shall be prepared by a Chip Bank Cashier or, if computer prepared, by a Chip Bank Cashier, a Gaming Facility Supervisor, or a Gaming Facility Clerk whenever gaming chips, coins or plaques are removed from the gaming tables to the Cashier's Cage.
- (6) Credits shall be serially pre-numbered forms, each series of Credits shall be used in sequential order, and the series number of all Credits received by a Gaming Facility Cashier shall be accounted for by employees with no incompatible functions. All original and duplicate copies of Credits shall be marked "VOID" and shall require the signature of the preparer.
- (7) The following procedures and requirements shall be observed with regard to credits:
  - (a) Each series of Credits shall be a three part form and shall be inserted in a locked dispenser that will permit an individual slip in the series and its copies to be written upon simultaneously while still locked in the dispenser, and that will discharge the original and duplicate while the triplicate remains in a continuous, unbroken form in the dispenser.
  - (b) Access to the triplicate shall be maintained and controlled at all times by employees responsible for controlling and accounting for the unused supply of Credits, placing Credits in the dispensers, and removing from the dispensers, each day, the triplicates remaining therein. These employees shall have no incompatible functions.

- (8) On the original, duplicate and triplicate copies of a Credit, the preparer shall record, at a minimum, the following information:
  - (a) The denomination of the gaming chips, coins or plaques removed from the gaming table to the Cashier's Cage;
  - (b) The total amount of each denomination of gaming chips, coins or plaques removed from the gaming table to the Cashier's Cage;
  - (c) The total amount of all denominations of gaming chips, coins, or plaques removed from the gaming table to the Cashier's Cage;
  - (d) The game and table number from which the gaming chips, coins or plaques were removed;
  - (e) The date, time and shift during which the removal of gaming chips, coins or plaques occurs; and
  - (f) The signature of the preparer.
- (9) Upon preparation, the time of preparation of the Credit shall be recorded on the original and duplicate copy.
- (10) Signatures attesting to the accuracy of the information contained on the original and the duplicate copy of a Credit shall be, at a minimum, the following personnel at the following times:
  - (a) The Fill Bank Cashier upon preparation;
  - (b) The Security Department employee transporting the gaming chips, coins and plaques to the Cashier's Cage;
  - (c) The Dealer or Boxperson at the gaming table upon receipt at such table from the Security Department employee; and
  - (d) The Gaming Facility Supervisor assigned to the gaming table upon receipt at such table.
- (11) Upon meeting the signature requirements as described in paragraph (10), the Security Department employee transporting the original and duplicate copies of the Credit to the gaming table, shall observe the immediate placement by the Dealer or Boxperson of the duplicate copies of the Credit and Request in the drop box attached

to the gaming table from which the gaming chips, coins or plaques were removed. The Security Department employee shall expeditiously return the original Credit to the Fill Bank where the original of the Credit and Request shall be maintained together, and controlled by employees independent of the Gaming Facility Department.

- (12) The original and duplicate copies of "Void" Credits and the original Request and Credit, maintained and controlled in conformity with paragraph (11) shall be forwarded to:
  - (a) The count team for agreement with the duplicate Credit and the duplicate Request removed from the drop box, after which the Request and the original and duplicate Credit shall be forwarded to the Accounting Department for agreement, on a daily basis, with the triplicate; or
  - (b) The Accounting Department for Agreement, on a daily basis, with the duplicate copies of the Credit and Request removed from the drop box and the triplicate.

**27. PROCEDURE FOR SHIFT CHANGES AT GAMING TABLES.**

- (1) Whenever gaming tables are to remain open for gaming activity at the conclusion of a shift, the gaming chips, coins and plaques remaining at the gaming tables at the time of the shift change shall be counted by either the Dealer or Boxperson assigned to the outgoing shift and the Dealer or Boxperson assigned to the incoming shift, or the Dealer or Boxperson at the gaming table at the time of a drop box shift change which does not necessarily coincide with an employee shift change. The count shall be observed by the Gaming Facility Supervisor at the table game at the time of a drop box shift change.
- (2) The gaming chips, coins and plaques counted shall be recorded on the Table Inventory Slip by the Gaming Facility Supervisor at the gaming table of the outgoing shift or the Gaming Facility Supervisor at the gaming table at the time of the drop box shift change.
- (3) Table Inventory Slips shall be three-par serially pre-numbered forms and on the original of the slip ("Closer"), the duplicate of the slip ("Opener"), and on the triplicate, which is maintained and controlled by the Accounting Department, the Gaming Facility Supervisor shall record the following:

- (a) The date and identification of the shift-ended;
  - (b) The game and table number; and
  - (c) The total value of each denomination of gaming chips, coins, and plaques remaining at the table.
- (4) Signatures attesting to the accuracy of the information recorded on the Table Inventory Slips shall be of either the Dealer or Boxpersion and the Gaming Facility Supervisor at the incoming and outgoing shifts or the Dealer or Boxpersion and the Gaming Facility Supervisor at the gaming table at the time of a drop box shift change.
- (5) Upon meeting the signature requirements as described in paragraph (4), the Closer shall be deposited in the drop box that is attached to the gaming table immediately prior to the change of shift at which time the drop boxes shall then be removed and the opener shall be deposited in the replacement drop box that is to be attached to the gaming tables immediately following the change of shift.

28. PROCEDURE FOR CLOSING GAMING TABLES.

- (1) Whenever the gaming activity at each gaming table is concluded, the gaming chips, coins and plaques on the gaming table shall be counted by the Dealer or Boxpersion at the gaming table and observed by a Gaming Facility Supervisor at the gaming table, and the table float shall be brought back to the imprest value.
- (2) The gaming chips, coins and plaques counted shall be recorded on a Table Inventory Slip by the Gaming Facility Supervisor at the gaming table.
- (3) Table Inventory Slips shall be three-part serially pre-numbered forms and on the original of the slip (Closer), the duplicate of the slip (Opener), and on the triplicate, which is maintained and controlled by the Accounting Department, the Gaming Facility Supervisor shall record the following:
- (a) The date and identification of the shift ended;
  - (b) The game and table number;
  - (c) The total value of each denomination of gaming chips, coins and plaques remaining at the tables; and

- (d) The total value of all denominations of gaming chips, coins and plaques remaining at the gaming table.
- (4) Signatures attesting to the accuracy of the information recorded on the Table Inventory Slips at the time of closing the gaming tables shall be of the Dealer or Boxperson and the Gaming Facility Supervisor at the gaming table who observed the Dealer or Boxperson count the contents of the Table Inventory.
- (5) Upon meeting the signature requirements specified in paragraph (4), the Closer shall be deposited in a drop box attached to the gaming table immediately prior to the closing of the table.
- (6) Upon meeting the signature requirements specified in paragraph (4), the Opener and the gaming chips remaining at the table shall be locked in the clear container provided for that purpose as specified in these Standards.
- (7) At the end of each gaming day, if the locked containers are transported to the Cashier's Cage, a Cage Cashier shall determine that all locked containers have been returned or, if the locked containers are secured to the gaming table, a Gaming Facility Supervisor shall account for all the locked containers.

29. COUNT ROOM: CHARACTERISTICS.

- (1) There shall be a room specifically designated for counting the contents of drop boxes which shall be known as the Count Room. The Count Room shall be designed and constructed to provide maximum security for the materials housed therein and maximum security shall be maintained during the transport of funds between the Count Room and the Cashier's Cage.
- (2) The Count Room shall be designed and constructed to provide maximum security for the materials housed therein and for the activities conducted therein, to include at a minimum, the following:
  - (a) A metal door equipped with two separate locks securing the interior of the count room, the keys to which shall be different from each other and from the keys to the locks securing the contents of the drop boxes, and one key shall be maintained and controlled by the Security Department in a secure

area within the Security Department, access to which may be gained only by a designated Security Department employee, and the other key maintained and controlled by the Commission;

- (b) The Security Department shall establish a sign-out procedure for all keys removed from the Security Department; and
  - (c) An alarm device connected to the entrance of the Count Room in such a manner as to cause a signalling to the monitors of the Closed Circuit Television System in the Gaming facility's Surveillance Monitor Room whenever the door to the Count Room is opened.
- (3) Located within the Count Room shall be:
- (a) A table constructed of clear glass or similar material for the emptying, counting and recording of the contents of the drop boxes which shall be known as the "Count Table";
  - (b) Closed Circuit Television Cameras and microphones wired to monitoring rooms capable of, but not limited to, the following:
    - (i) effective and detailed audio-video monitoring of the entire count process;
    - (ii) effective, detailed video-monitoring of the count room, including storage cabinets or trolleys used to store drop boxes; and
    - (iii) audio-video taping of the entire count process and any other activities in the count room.

30. PROCEDURE FOR COUNTING AND RECORDING CONTENTS OF DROP BOXES.

- (1) The contents of drop boxes shall be counted and recorded in the Count Room in conformity with these Standards.
- (2) The Nation operation shall notify the Commission and the Board whenever the contents of drop boxes removed from gaming tables are to be counted and recorded, which, at a minimum, shall be once each gaming day.
- (3) The opening, counting and recording of the contents of drop boxes shall be performed in the presence of Inspectors of the Commission and by those employees

assigned by the Nation operation for the conduct of the count ("Count Team") with no incompatible functions. To gain entrance to the Count Room, the Inspector may be required to present an official identification card containing his photograph issued by the Commission.

- (4) Immediately prior to the opening of the drop boxes, the doors to the Count Room shall be securely locked and except as otherwise authorized by this Standard, no person shall be permitted to enter or leave the Count Room, except during a normal work break or in an emergency, until the entire counting, recording and verification process is completed.
- (5) Immediately prior to the commencement of the count, one count team member shall notify the person assigned to the Closed Circuit Television monitoring station in the establishment that the count is about to begin, after which such a person shall make an audio-video recording, with the time and date inserted thereon, of the entire counting process which shall be retained by the Surveillance Department under the procedures for audio-video tapes provided for in Section 6 of this Appendix.
- (6) Procedures and requirements for conducting the Count shall be the following:
  - (a) As each drop box is placed on the count table, one count team member shall announce, in a tone of voice to be heard by all persons present and to be recorded by the audio recording device, the game, table number, and shift marked thereon;
  - (b) The contents of each drop box shall be emptied and counted separately on the count table, which procedures shall be at all times conducted in full view of the Closed circuit Television cameras located in the Count Room;
  - (c) Immediately after the contents of a drop box are emptied onto the count table, the inside of the drop box shall be held up to the full view of a Closed Circuit Television Camera, and shall be shown to at least one other count team member and the Commission Inspector to confirm that all contents of the drop box have been removed, after which the drop box shall be locked and placed in the storage area for drop boxes;
  - (d) The contents of each drop box shall be segregated by a count team member into separate stacks on the



count table by denominations of coin and currency and, by type of form, record or document;

- (e) Each denomination of coin and currency shall be counted separately by at least two count team members who shall place individual bills and coins of the same denomination on the count table in full view of the Closed Circuit Television cameras, and such count shall be observed and the accuracy confirmed orally or in writing, by at least one other count team member;
- (f) As the contents of each drop box are counted one count team member shall record or verify on a Master Game Report, by game, table number, and shift, the following information:
  - (i) the total amount of currency and coin counted;
  - (ii) the amount of the Opener;
  - (iii) the amount of the Closer;
  - (iv) the serial number and amount of each Counter Check;
  - (v) the total amount of all Counter Checks;
  - (vi) the total amount of all promotional coupons;
  - (vii) the serial number and amount of each Fill;
  - (viii) the total amount of all Fills;
  - (ix) the serial number and amount of each Credit;
  - (x) the total amount of all Credits; and
  - (xi) the Win or Loss.
- (g) After the contents of each drop box have been counted and recorded, one member of the count team shall record by game and shift, on the Game Master Game Report, the total amounts of currency and coin, promotional coupons, Table Inventory Slips, Counter Checks, Fills and Credits counted, and Win or Loss, together with such additional information as may be required on the Master Game report by the Nation operation;

- (h) Notwithstanding the requirements of sub-paragraphs (f) and (g), if the Nation operation's System Of Accounting and Internal Controls provides for the recording on the Master Game Report of Fills, Credits, and Table Inventory Slips by Cage Cashiers prior to the commencement of the count, a count team member shall compare for agreement the serial numbers and totals of the amounts recorded thereon to the Fills, Credits, and Table Inventory Slips removed from the drop boxes;
  - (i) Notwithstanding the requirements of sub-paragraphs (f) and (g), if the Nation operation's System of Accounting and Internal Controls provides for the count team functions to be comprised only of counting and recording currency and coin, Credits and Counter Checks, Accounting Department employees with no incompatible functions shall perform all other counting, recording and comparing duties herein;
  - (j) After completion and verification of the Master Game Report, each count team member and the Inspectors of the Commission, shall sign the report attesting to the accuracy of the information recorded thereon;
  - (k) At no time after the Inspector has signed the Master Game Report shall any change be made to it without prior written approval of the Commission.
- (7) Procedures and requirements at the conclusion of the count for each gaming shift shall be the following:
- (a) All cash removed from each drop box after the initial count shall be presented in the count room by a count team member to a Main Bank Cashier who, prior to having access to the information recorded on the Master Game Report and in the presence of the count team and the Inspectors, shall recount, either manually or mechanically, the cash received, after which the Inspector shall sign the report evidencing his presence during the count and the fact that both the Main Bank Cashier and Count Team have agreed on the total amount of cash counted;
  - (b) The issuance copies of Counter Checks shall be forwarded directly to the Accounting Department;
  - (c) The top copy of the Master Game Report, after signing, and the requests for Fills, the Fills, the

requests for Credits, the Credits, the Promotional Coupons and the issuance copies of Counter Checks and the Table Inventory Slips removed from drop boxes shall be transported directly to the Accounting Department and shall not be available to any Cashier's Cage personnel;

- (d) A duplicate of the Master Game Report, but no other document referred to in this Standard whatsoever, shall be retained by the Inspector; and
  - (e) If the Nation operation's System of Accounting and Internal Controls does not provide for the forwarding from the Main Bank Cashier's Cage of the duplicate of the Fills, Credits, Request for Credits, Request for Fills, such documents recorded or to be recorded on the Master Game Report shall be transported from the count room directly to the Accounting Department.
- (8) The originals and copies of the Master Game Report, Request for Fills, Fills, Request for Credits, and Table Inventory Slips shall on a daily basis, in the Accounting Department be:
- (a) Compared for agreement with each other, on a test basis, by persons with no recording responsibilities and to triplicates or stored data;
  - (b) Reviewed for the appropriate number and propriety of signatures on a test basis;
  - (c) Accounted for by series numbers, if applicable;
  - (d) Tested for proper calculation, summarization, and recording;
  - (e) Subsequently recorded; and
  - (f) Maintained and controlled by the Accounting Department.

### 31. SIGNATURES.

- (1) Signatures shall:
  - (a) Be, at a minimum, the signer's first initial and last name;

- (b) Be immediately adjacent to or above the clearly printed or pre-printed, title of the signer and his or her License Number; and
  - (c) Signify that the signer has prepared forms, records, and documents, and/or authorized, observed, and/or participated in a transaction to a sufficient extent to attest to the accuracy of the information recorded thereon, in conformity with these Standards and the Nation operation's System of Accounting and Internal Control.
- (2) Signature records shall be prepared for each person required by these Standards to sign or initial forms, records, and documents and shall include specimens of signatures and initials and titles of signers. Such signature records shall be maintained on a dated Signature card file, alphabetically by name, and securely stored within the Accounting Department. The signature records shall be adjusted, on a timely basis to reflect changes of personnel.

Amended  
4/26/94

NATION-STATE COMPACT  
Between the  
ONEIDA INDIAN NATION OF NEW YORK  
and the  
STATE OF NEW YORK

APPENDIX C:

Chart of Accounts

## APPENDIX C

### Chart of Accounts

The Oneida Indian Nation of New York ("Nation"), or any management contractor of a Nation gaming operation operating under the authority of the Nation, shall maintain complete and accurate records of all transactions relating to the revenues and costs of the Nation gaming facility. The records shall be maintained for a period of seven (7) years from their respective dates of initiation and shall be maintained in secure storage on Nation land.

The forms of such accounts shall be consistent with Generally Accepted Accounting Principles and provide for effective disclosure of financial information. Based on these records, financial statements shall be prepared after the end of each fiscal year presenting the financial position, results of operations, and changes in net worth and cash flow together with a comparison to the previous fiscal year. These statements shall serve as the basis for determining the net profit or loss of Nation gaming operations. An annual audit of the financial statements shall be conducted by a professionally qualified Independent Certified Public Accountant using generally accepted auditing standards. The parties shall mutually agree upon a list of accounting firms with experience in auditing gaming facilities from which the Nation may select one. The Nation agrees to provide the State with copies of its engagement letter with the accounting firm, the management representatives' letter and any relevant lawyers' contingency letters.

The annual financial statements shall be prepared and issued not later than ninety (90) days after the close of the fiscal year and must be certified by the Independent Certified Public Accountant. Two manually signed copies of the certified financial statement and accompanying audit report shall be filed with the Commission within ten (10) days of completion.

The Nation will require the Independent Certified Public Accountant to submit to the State Racing and Wagering Board (or other agency designated by the State) a letter or statement certifying that the financial statements of the Nation gaming operation present fairly, in all material respects, the financial position and results of operations in conformity with generally accepted accounting principles. This letter or statement by the Independent Certified Public Accountant will be submitted on the same day that the annual financial statements and accompanying audit report are filed with the Commission, as required by the previous paragraph.

The Nation also will be responsible for submitting certain reports to the State Racing and Wagering Board (or other agency designated by the State) regarding material weaknesses in accounting and internal controls and the discharge of the Independent Certified Public Accountant, as required by the

provisions of Appendix B.

The Chart of Accounts and prototype financial statements comprising the remainder of this Appendix are for illustration purposes only and should not be considered as definitive or mandatory. However, the accounting structures shown are similar to those used in other gaming activities nationally and can serve as the basis for State-Nation agreement in developing specific accounts for games included in this Compact. The standards adopted in the State-Nation Compact must meet or exceed those of this illustrative Chart of Accounts.

# Prototype Financial Statement

## BALANCE SHEET

### Assets

#### Current Assets:

Cash and Cash equivalents  
Marketable securities  
Accounts receivables, less  
    allowance for uncollectibles  
Prepaid expenses  
Other current assets  
    Total current assets

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#### Properties and Equipment, at Cost:

Land  
Buildings  
Furnishings and equipment  
Other  
Less accumulated depreciation  
    Net properties and equipment

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#### Other Assets:

Deferred charges  
Long-term receivables  
Other non-current assets  
    Total assets

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### Liabilities

#### Current liabilities:

Current portion of long-term debt  
Accounts payable and accrued expenses  
Notes Payable  
Other  
    Total current liabilities  
Long-term debt, less current portion  
Other non-current liabilities  
    Total liabilities

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### Equity

Contributed capital  
Retained earnings  
    Total equity

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    Total liabilities and equity

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Prototype Financial Statement

STATEMENT OF (NET) INCOME

**Revenues**

Nation Gaming Operation:

Baccarat  
Bang  
Beat the Dealer  
Bell Jars  
Best Poker Hand  
Big Nine  
Big Six  
Blackjack  
Card Wheel  
Chuck-A-Luck  
Color Wheel  
Craps (Dice)  
Fruit Wheel  
Hazard  
Horse Race Game  
Horse Race Wheel  
Joker Seven  
Keno  
Merchandise Wheels  
Mini-Baccarat  
Money Wheel  
Pai Gow Poker  
Red Dog/Acey Ducey  
Roulette  
Super Pan Game  
Under and Over Seven  
Other

Food and Beverage

Other

Total operating revenues

\_\_\_\_\_  
\_\_\_\_\_

**Expenses**

Operating:

Nation gaming operations  
Food and Beverage  
Promotional allowance  
Repairs and maintenance  
Administrative: Selling and General  
Depreciation and Amortization  
Total operating expenses  
Net operating income

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Nonoperating expenses (revenues):

Interest expense

Interest income

Other

Nonoperating income

Net income

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CHART OF ACCOUNTS -- TEXT

ASSETS

Cash

**Nation gaming operation cashier balance**

Includes total balance of the gaming facility cashier for all forms of cash, assets similar to cash, and credit instruments, including cash, undeposited patrons' checks, total gaming chips, total reserve chips, and patrons' deposits.

**Nation gaming operation cashier balance  
contra account for other than cash assets**

This account shall be used at the end of each accounting period to distribute the total balance to the correct balance sheet accounts. Undeposited patrons' checks, gaming chips, plaques, and patrons' deposits must be distributed to the correct accounts. The balance in this account shall be reversed as of the beginning of each accounting period.

**House banks and imprest change funds**

This account shall include all change funds maintained by the cashiers in the various departments of the gaming operation, including front desk cashiers and food and beverage cashiers, but excluding the gaming facility cashiers.

**Cash in banks**

This account shall include all unrestricted demand deposits in banks.

**Cash equivalents**

This account shall include the value of financial instruments with a maturity of less than three months.

**Marketable securities**

This account shall include the aggregate cost of marketable securities held by the operator or management of the Nation gaming operation.

**Investment Accounts**

These accounts shall include all funds in interest bearing or other types of

investment accounts. This account excludes any cash equivalents.

### Receivables and Patrons' Checks

#### **Undeposited patrons' checks**

This account shall include the total amount of patrons' checks, representing outstanding counter checks and personal checks, being held pending initial deposit by the Nation gaming operation cashier. This account shall include the total amount of patrons' checks cashed for other than gaming purposes, as necessary, but shall not reflect the check cashing fees for same.

#### **Returned patrons' checks**

This account shall include the total amount of patrons' checks held by the accounting department which have been previously deposited but returned by the bank as uncollected.

#### **Accounts Receivable**

This account shall include the total amount of outstanding indebtedness by patrons to the Nation gaming operation as a result of the extension of credit under the requirements of Appendix B.

#### **Allowance for uncollectible amounts - patrons' checks**

This account shall include the estimated amount of the patrons' checks currently held as either undeposited or returned which will ultimately be uncollectible.

#### **Allowance for uncollectible amounts - other**

This account shall include the estimated amount of all other uncollectible amounts.

#### **Other patrons' fees**

This account shall include the total amount of fees collected from patron check cashing services offered by the gaming facility.

#### **Credit Card Receivables**

This account shall include all amounts due the gaming facility from commercial credit card companies.

**Other Receivables**

This account shall include all other receivables not included elsewhere.

**Prepaid Expenses**

**Credit card fees**

This account shall include the amounts due the Nation gaming operation by commercial credit card companies.

**Prepaid insurance**

This account shall include all unamortized amounts of insurance premiums.

**Prepaid licensing fees**

This account shall include the unamortized amounts of prepaid licensing fees.

**Prepaid rent**

This account shall include all unamortized prepaid amounts of rent payments.

**Other prepaid expenses**

This account shall include all unamortized prepaid amounts, other than licenses and permits, taxes, insurance, interest and rent.

**Land, Buildings, Improvements and Equipment**

This group of accounts shall include all real property, buildings, improvements, and equipment. The actual Chart of Accounts used by the Nation gaming operation will contain precise descriptions for each fixed asset to avoid ambiguity and potential classification errors. Each category description also will include examples of the fixed assets to be included in each account.

**Land**

This account shall include the cost of all land purchased.

**Land improvements**

This account shall include the cost of all improvements to land, such as gutters, sewers, and landscaping.

**Buildings**

This account shall include the cost of all acquired or constructed buildings.

**Building improvements**

This account shall include the cost of all improvements to buildings. This account generally includes items which are physically attached to the building and immovable.

**Construction in progress**

This account shall include the accumulated cost of property which is under construction, including capitalized interest, and has not been placed in use. Upon completion, total property costs must be transferred to the correct fixed asset account.

**Furnishings and equipment**

This account shall include the cost of major furnishings and equipments, other than those items under capital leases such as transportation equipment. Furnishings and equipment included in this account are items such as carpets, draperies, mechanical and electrical equipment and furniture.

**Leased real property under capital leases**

This account shall include the carrying value of qualified real property under capital leases. The carrying value shall be determined under the provisions of Statement of Financial Accounting Standards No. 13.

**Leasehold improvements**

This account shall include the cost of qualified investments in improvements made to leased property.

**Other property and equipment**

This account shall include the cost of all other property and equipment not specifically accounted elsewhere.

**Accumulated Depreciation and Amortization**

Accounts shall be established to include the accumulated amounts of depreciation and amortization for each category of property and equipment, and depreciation and amortization shall be recorded monthly for each,

except land and construction in progress.

#### Other Assets

##### **Refundable Deposits Non-current**

This account shall include security and miscellaneous deposits with others, such as public utility companies and governmental agencies.

##### **Cash surrender value of life insurance**

This account shall include the current cash surrender value of insurance policies on the lives of officers and others under which the Nation gaming operation is the beneficiary.

##### **Goodwill**

This account shall include the excess purchase price paid over the fair market value of the net assets acquired in a business combination.

##### **Preopening costs**

This account shall include any preopening costs such as systems development, employee recruitment and training, etc.

##### **Entertainment Production Costs**

This account shall include appropriate entertainment costs for the Nation gaming facility.

##### **Other deferred costs**

This account shall include the charges for services and expenses which have been incurred but are expected to benefit future periods.

##### **Accumulated amortization - deferred costs**

This account shall include any licensing costs, fees related to organization and financing costs associated with long-term debt.

##### **Accumulated amortization - other assets**

This account shall include all assets not provided for elsewhere including such items as the cost of saleable or transferable licenses.

## LIABILITIES

### Accounts Payable

#### Trade accounts - due to others

This account shall include all amounts due to others for services or purchases of items such as food and beverage inventories, supplies, and equipment.

#### Employee tips payable

This account shall include all amounts collected by the Nation gaming operation but payable to employees as tips from guests and patrons.

#### Other accounts payable

This account shall include any amounts payable to vendors for services or purchases which are not specifically provided here or elsewhere.

### Notes Payable and Current Portion of Long-term Debt

#### Short term notes payable to others

This account shall include all amounts payable by the Nation gaming operation to others on notes with original maturities of one year or less.

#### Current portion of debt - others

This account shall include all amounts due within the next twelve months on debt obligations collateralized by qualified cumulative investments and due others.

#### Current portion of long-term debt - due to others

This account shall include all amounts due within the next twelve months on debt obligations due to others, other than those included elsewhere.

#### Current portion of debt - line of credit

This account shall include all amounts due within the next twelve months on debt obligations from a line of credit with any third party.



**Current portion of capital lease obligations**  
This account shall include all amounts due within the next twelve months on capital lease obligations due others.

**Unredeemed Gaming Chips, Plaques and Patrons' Deposits**

**Table Inventory**

This account shall include the total "face value" of chips and plaques on the gaming tables. The "face value" is defined as the amount for which chips and plaques are redeemable in cash.

**Chips and plaques in custody of the gaming facility cashier**

This account shall include the total "face value" of chips and plaques in the custody of the Nation gaming operation cashier. A reversing entry shall be made at the beginning of each accounting period.

**Chips and plaques issued - current series**

This account shall include the total "face value" of the chips and plaques series currently in use by the Nation gaming operation. This account shall represent the amount of chips and plaques placed in circulation other than those remaining on hand.

**Chips and plaques issued - reserve series**

This account shall include the total "face value" of any series of chips and plaques purchased by the Nation gaming operation and held as a backup or reserve for the series currently in use.

**Chips and plaques issued - reserve series**

This account shall represent the total "face value" of the reserve series of chips and plaques which are in the custody of the Nation gaming operation.

**Unredeemed gaming chips and plaques - past series**

This account shall represent the net liability for past series of chips and plaques which are no longer in use by the Nation gaming operation, but are still outstanding with patrons, and have not been credited to income.

**Patrons' deposits**

This account shall include all amounts on deposit by patrons with the Nation gaming operation cashier.

**Other Accrued Expenses**

**Accrued salaries and wages**

This account shall include all amounts accrued as expenses but not yet paid to employees and officers for salaries and wages.

**Accrued bonuses**

This account shall include all amounts accrued as expenses but not yet paid to employees and officers for bonuses.

**Accrued pension/profit sharing contributions**

This account shall include all amounts accrued as expenses but not yet paid to pension and profit sharing funds as contributions.

**Accrued vacation**

This account shall include all amounts accrued as expenses but not yet paid to employees for earned time off.

**Accrued interest**

This account shall include all amounts accrued as expenses but not yet paid to lenders for interest.

**Accrued advertising**

This account shall include all amounts accrued as expenses but not yet paid to advertisers for advertising.

**Accrued rent**

This account shall include all amounts accrued as expenses but not yet paid to landlords for rent.

**Other accrued expenses**

This account shall include all accrued liability amounts for expenses not specifically provided for elsewhere.

### Other Current Liabilities

**Due to owners - management fees**

This account shall include all amounts payable to owners for management fees due within the next twelve months.

**Due to owners - other**

This account shall include all amounts payable to owners for amounts, other than management fees, due within the next twelve months.

**Other current liabilities**

This account shall include all current liabilities, such as deferred credits, not specifically provided for elsewhere.

### Long-Term Debt and Other Non-Current Liabilities

**Long-term debt - non-current portion**

This account shall include all amounts due after the next twelve months on debt obligations due others.

**Capital lease obligations - long-term portion**

This account shall include all amounts due after the next twelve months on capital lease obligations due to others.

**Other non-current liabilities**

This account shall include amounts due after the next twelve months on debt or lease obligations not specifically provided for elsewhere.

**Other deferred credits**

This account shall include amounts for deferred credits not included elsewhere.

### EQUITY

**Retained earnings/deficit**

This account shall include the accumulated undistributed earnings/deficit.

## Partners' or Proprietors' Equity

### **Contributed capital**

This account shall include the amount of capital paid in or investment made in the Nation gaming operation by the partners or proprietor with funds from sources other than profits.

### **Capital withdrawals**

This account shall include the accumulated capital withdrawals made by the owners.

## GAMING FACILITY

The gaming facility department accounts shall include all revenue and expenses attributable to the gaming facility departments and cashiers' cage.

### Revenue from Allowable Games

There shall be a separate account for each game (blackjack, craps, double zero roulette, big six and such others as may be included in the Compact), which shall be credited with the win or charged with the loss from each type of game.

### Revenue from Food and Beverage and other Concessions

#### **Food Sales**

This account shall be credited with income derived from food and beverages sales on the premises.

#### **Parking Fees**

This account shall be credited with income derived from parking fees.

#### **Vending Machine Income**

This account shall be credited with all income derived from vending machines. Any cost of merchandise related to this revenue shall be charged to this account.

**Commissions**

This account shall be credited with income from any taxicab, pay telephone, tour or sightseeing operators as well as any other commission basis services in conjunction with operation of the Nation gaming operation.

**Accommodations**

This account shall be credited with income from room rentals in premises owned and operated by the Oneida Nation in conjunction with the Nation gaming operation.

**Other Income**

This account shall be credited with any other income directly attributable to the Nation gaming operation, including write-offs of unredeemed gaming chips and counter checks.

**Payroll and Related Expenses****Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the Nation gaming facility department who are not officers and/or owners of the Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be gaming facility managers, shift bosses, pit bosses, floormen, dealers, and employees in the cashiers' cage.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the Nation gaming operation department who are also officers and/or owners of the Nation gaming operation.

**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the gaming facility.

**Other payroll costs**

This account shall be charged with all other payroll costs not included elsewhere.

## Other Expenses

### **Cash overages and shortages**

This account shall be charged and credited with all overages and shortages of the Nation gaming operation cashiers.

### **Complimentary Services food, beverages, coupon redemptions, travel**

This account shall be charged with, in such sub-accounts as may be necessary, the retail values of all complimentary services including beverages, food, travel, and the retail value of any coupon redemption items including coupon redemptions for food, beverages and/or travel.

### **Complimentary services coupon redemption cash or chips**

This account shall be charged with the value of coupons redeemed for cash or chips authorized by the management of the Nation gaming operation. This account shall apply to coupon redemption programs which entitle patrons to redeem coupons for complimentary cash or chips including, but not limited to, bus coupons.

### **Complimentary services - other**

This account shall be charged with the retail value of other complimentary goods and services not accounted for elsewhere.

### **Nation gaming operation management fees**

This account shall be charged with all fees paid under management contracts for the Nation gaming facility operation.

### **Nation gaming operation management fees - other**

This account shall be charged with all fees paid for other than management contracts.

### **Professional fees**

This account shall be charged with all fees paid to independent auditors, accountants, management consultants, attorneys, state regulatory entities and others providing such services.

**Operating supplies**

This account shall be charged with the cost of all operating supplies used in the Nation gaming facility. Included shall be the cost of playing cards, chips, dealing shoes, dice, etc.

**Cost of Food and Beverage**

This account shall be charged with the costs of food and beverages served, other than complimentary items.

**Provision for uncollectible patrons' checks**

This account shall be charged with the estimated amount of uncollectible patrons' checks accepted during the period. The contra entry shall be to the account established for allowance for uncollectible patrons' checks.

**Provision for uncollectible non-gaming gaming facility accounts**

This account shall be charged with the estimated amount of uncollectible non-gaming Nation gaming facility receivables.

**Gains and losses on foreign currency transactions**

This account shall be charged with any differences between the exchange value of patrons' checks, collected in a foreign currency and the original value of the counter checks issued to patrons.

**Tournament prizes**

This account shall be charged with all amounts paid as tournament prizes.

**Promotional prizes**

This account shall be charged with all amounts paid as promotional prizes. Examples of such items include drawings and give-aways.

**Costs associated with promotions**

This account shall be charged with costs associated with promotions. Examples of such items include materials, equipment, displays and labor.

**Other Operating Expenses**

This account shall be charged with any other costs which are not included elsewhere.

Executive Department

Payroll and Related Expenses

**Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the executive department who are not officers and/or owners of the Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be executive secretaries, clerks, etc.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the executive department who are also officers and/or owners of the Nation gaming operation.

**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the executive department.

Surveillance Department

Payroll and Related Expenses

**Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the surveillance department who are not officers and/or owners of the Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be surveillance camera operators and viewers, etc.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the surveillance department who are also officers and/or owners of the Nation gaming operation.



**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the Surveillance Department.

**Internal Audit Department**

**Payroll and Related Expenses**

**Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the internal audit department who are not officers and/or owners of the Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be internal auditors and associated staff.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the internal audit department who are also officers and/or owners of the Nation gaming operation.

**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the internal audit department.

**Payroll and Related Expenses**

**Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the credit department who are not officers and/or owners of the Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be credit managers, verifiers, etc.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the credit department who are also officers and/or owners of the Nation gaming operation.

**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the credit department.

**Security Department**

**Payroll and Related Expenses**

**Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the security department who are not officers and/or owners of the Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be security guards, security supervisors, and other employees of the security department.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the security department who are also officers and/or owners of the Nation gaming operation.

**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the Security Department.

**Gaming Facility Accounting Department**

**Payroll and Related Expenses**

**Salaries and wages - other employees**

This account shall be charged with all salaries and wages for employees of the gaming facility accounting department who are not officers and/or owners of the

Nation gaming operation. This category of expense includes overtime premium, holiday, vacation, and sick pay. Included in this group of employees shall be supervising accountants, accountants, and other employees in the accounting department.

**Salaries and wages - officers and owners**

This account shall be charged with all salaries and wages for employees of the gaming facility accounting department who are also officers and/or owners of the Nation gaming operation.

**Payroll benefits**

This account shall be charged with all group insurance, employee meals, and other benefit expenses attributable to employees of the Nation gaming facility accounting department.

**Other Expenses**

**Energy costs**

This account shall be charged with the cost of fuels and electricity to provide light, power, climate controls and other energy for Nation gaming facility operations.

**Water**

This account shall be charged with the cost of water purchased from water utilities. In addition, any bottled water purchased for drinking purposes shall also be charged to this account.

**Waste Removal**

This account shall be charged with the costs of waste removal.

**Other Utilities**

This account shall be charged with the cost of utilities and associated services not otherwise recorded.

## RENT, OTHER CHARGES AND INSURANCE

### Rent

This account shall be charged with all amounts paid as rent or lease payments for real property or personal property.

### Insurance on building and contents

This account shall be charged with the monthly amortization of the cost of insuring the Nation gaming facility's building and contents against damage, destruction by fire, weather, etc. Amounts paid for general insurance such as liability insurance shall be amortized elsewhere.

## OTHER REVENUE AND EXPENSES

### Nonoperating Income and Expenses

#### Interest Income

This account shall be credited with all interest income earned from investments, notes and other receivables, and time deposits.

#### Interest income on other approved eligible investments

This account shall be credited with other income and miscellaneous credits related to other approved eligible investments.

#### Dividend income

This account shall be credited with all dividends from investments in securities.

#### Gain or loss on disposal of property

This account shall be credited with all gains and charged with all losses on the disposal of property and equipment.

#### Realized gain or loss on marketable equity securities

This account shall be charged with all losses and credited with all gains resulting from the sale of marketable equity securities. The gain or loss shall be computed as the difference between the net selling price and the carrying value.

#### Unrealized gain or loss on current marketable equity securities

This account shall be charged with (loss)

or credited with (gain) the change during the current accounting period in any excess of the carrying value over the current market value for marketable equity securities.

**Other nonoperating income and credits**

This account shall be credited with all income and miscellaneous credits not specifically provided for in other account classifications.

**Other nonoperating expenses and charges**

This account shall be charged with all expenses and miscellaneous debits not specifically provided for in other account classifications.

**Extraordinary Items and Accounting changes**

**Extraordinary credits**

This account shall be credited with all income and credits which meet the definition of extraordinary credits.

**Extraordinary charges**

This account shall be charged with all expenses and debits which meet the definition of extraordinary charges.

**Cumulative effect of accounting changes**

This account shall be charged or credited with the cumulative effect, as of the beginning of the accounting period, of permissible changes in accounting principles which do not qualify as prior period adjustments but which affect the determination of the current period's net income or loss.

NATION-STATE COMPACT  
Between the  
ONEIDA INDIAN NATION OF NEW YORK  
and the  
STATE OF NEW YORK .

APPENDIX D:

State Assessment for Costs of Oversight

## APPENDIX D

### State Assessment for Costs of Oversight

(a) General. The State shall assess and the Nation shall pay for reasonable and necessary costs incurred by the State in regulating gaming under this Compact as provided in 25 U.S.C. § 2710 (d)(3)(C)(iii). These costs shall include the actual costs of wages of State employees, their fringe benefits, and their relevant travel, lodging and other expenses when those employees are performing reasonable and necessary State regulation under this Compact. Those costs shall also include such other non-employee expenses as equipment, space, utility and maintenance costs reasonably necessary for those employees to perform their regulatory roles under this Compact.

(b) Budget Planning. Annually, on or about October 1, the State, after consultation with the Nation, shall provide the Nation with a budget estimate of State costs expected to be incurred during the following State fiscal year, i.e., from April 1 to March 31 of the succeeding year. The purpose is to enable the Nation and the State to engage in forward fiscal planning. Coordination of estimates developed by the State agencies concerned shall be the responsibility of the State Office of Indian Relations or such other agency of the State as the State may designate from time to time by written notice to the Nation. The comprehensive budget estimate shall be submitted to the State Division of the Budget for review and inclusion in the State's Executive Budget. It shall include a level of detail no less than in the following schedule:

(c) Definitions.

(i) Personal Service Costs:

Staffing. Includes listing of categories of State employees by job title, pay grade and anticipated pay, and number within each category.

Fringe Benefits. Computed using the annual percentage rate promulgated by the Division of Budget for the cost of benefits provided to State employees. The percentage is applied against an employee's salary and added thereto.

Overhead Costs. A percentage (e.g., 1%) of the total salaries of State employees directly assigned on a full-time basis to regulate Class III gaming activities pursuant to this Compact. The purpose is to defray the associated administrative costs of the relevant State agency's central administration.

- (ii) Non-Personal Service. Includes items directly related to, and dedicated exclusively to, gaming regulation under this Compact, such as telephones, vehicles and related equipment, fax machines, desks, chairs, file cabinets, personal computers, communication systems, rental cost of off-reservation headquarters space, and cleaning, maintenance and supply costs. Estimated costs for each shall be detailed.
- (iii) One-Time v. Recurring Costs. Identifies those costs, primarily for Non-Personal Service, that are incurred as a one-time cost by the State during the start-up period(s) and segregates those costs that are estimated to be recurring. Because the number of gaming facilities to be operated by or for the Nation is uncertain, the cost allocation will also include estimated costs per gaming facility.
- (d) Nation Notice to State. The Nation shall provide the State, prior to October 1, of each year, its best estimate on the number of gaming facilities that will be operating on Nation lands during the ensuing State fiscal year. During that year, the State Gaming Agency shall be notified in not less than ninety (90) days of the intent of the Nation to commence the operation of a new gaming facility or terminate the operation of an existing gaming facility.
- (e) Payments by Nation to State.
  - (i) Assessment by State. The State shall assess the Nation quarterly for actual expenses incurred in executing its regulatory responsibilities under this Compact. Time spent by State employees in performance of relevant duties shall be documented by duly executed and approved time cards, and reimbursement for expenses for employee travel, lodging and food shall be based upon the policies of the State of New York applicable to all State employees, as adjusted from time to time, provided, however, that the State shall notify the Nation at least thirty (30) days prior to the effective date of changes to such policies which may effect State reimbursement by the Nation. Purchase of equipment, supplied and other Non-Personal Service items shall be supported by appropriate receipts of purchase or lease.
  - (ii) Start-Up Assessment. During the start-up year of Class III gaming operations, the State's quarterly assessment of costs to the Nation shall be based upon the prospective budget estimates developed by



the State in cooperation with the Nation. Within thirty (30) days after the close of the State's fiscal year, the State shall submit an adjusted assessment to the Nation reflecting actual State expenses. If the adjustment demonstrates that the Nation has been overbilled or underbilled, a compensating adjustment will be made in billings to the Nation in the subsequent billing period.

- (iii) Subsequent Assessments. For each of the second and subsequent years, the first quarterly billing to the Nation, representing the period of actual expenses from April 1 to June 30 inclusive, shall be submitted by the State on or about August 1 of each year. Subsequent quarterly billings shall be submitted to the Nation by the State on or about November 1 for the second quarter, February 1 for the third quarter, and May 1 for the last quarter. Reimbursement to the State by the Nation shall occur within thirty (30) days of billing by the State via check made out to the order of the State, with notation referencing the appropriate Special Revenue Fund/Other account, as designated by the State, and mailed to the Office of Indian Relations, 22nd Floor, Alfred E. Smith State Office Building, Albany, New York 12225.

- (f) Resolution of Disputed State Expenses. If the Nation disputes the eligibility or validity of any of the State's expenses billed to the Nation, the Nation, within the thirty (30) day reimbursement period, shall notify the State Office of Indian Relations of the disputed items billed and give its reasons for contesting them. If the Nation and the State are unable to resolve the dispute(s) to their mutual satisfaction, the dispute resolution procedures provided for in Section 14 of this Compact shall be utilized for a final resolution. Until such resolution is obtained, all of the undisputed items in a billing shall be reimbursed by the Nation to the State; only the disputed items shall be withheld until final resolution is obtained.