

19:47-8.2 Minimum and maximum wagers

(a) Except as otherwise specifically provided in this chapter, the minimum and maximum wagers permitted at any authorized table game in a casino or casino simulcasting facility shall be established by the casino licensee; provided however, that any required minimum wager of \$100.00 or less which has corresponding payout odds of five to one or less shall be required to have a maximum wager which is at least 10 times the amount of the minimum wager.

(b) A casino licensee may offer:

1. Different maximum wagers at one gaming table for each permissible wager in an authorized game; and
2. Different maximum wagers at different gaming tables for each permissible wager in an authorized game.

(c) A casino licensee shall provide notice of the minimum and maximum wagers in effect at each gaming table, and any changes thereto, in accordance with N.J.A.C. 19:47-8.3.

(d) Notwithstanding (c) above, a casino licensee may, in its discretion, permit a player to wager below the established minimum wager or above the established maximum wager at a gaming table.

(e) Any wager accepted by a dealer shall be paid or lost in its entirety in accordance with the rules of the game, notwithstanding that the wager exceeded the current table maximum or was lower than the current table minimum.

Amended by R.1979 d.206, effective May 24, 1979.

See: 10 N.J.R. 566(e), 11 N.J.R. 360(a).

Above rule confirmed September 26, 1979 as R.1979 d.377.

See: 11 N.J.R. 599(c).

Amended by R.1980 d.133, effective March 31, 1980.

See: 12 N.J.R. 57(b), 12 N.J.R. 294(d).

Amended by R.1981 d.368, effective October 8, 1981.

See: 13 N.J.R. 534(b), 13 N.J.R. 709(b).

Section substantially amended.

Amended by R.1982 d.255, effective August 2, 1982, operative September 15, 1982.

See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).

Decreased maximum wager from \$500.00 to \$100.00 where minimum wager is \$5.00 or less: (b)1.

R.1983 d.551, effective December 5, 1983.

See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

Section recodified from 19:47-5.7.

Amended by R.1985 d.110, effective March 18, 1985.

See: 16 N.J.R. 3425(a), 17 N.J.R. 740(b).

(b)5i repealed; ii changed to i.

Public Notice: Petition for Rulemaking.

See: 18 N.J.R. 1206(a).

Amended by R.1986 d.308, effective August 4, 1986.

See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

(b)6 added.

Amended by R.1987 d.433, effective November 2, 1987.

See: 19 N.J.R. 858(b), 19 N.J.R. 2066(a).

Administrative Correction: Deleted the Foreword.

See: 22 N.J.R. 2343(b).

Amended by R.1991 d.532, effective November 4, 1991.

See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a).

Added (b)7 for "Red dog".

Amended by R.1991 d.552, effective November 4, 1991.

See: 23 N.J.R. 2613(a), 23 N.J.R. 3354(a).

Revised text to add reference to N.J.A.C. 19:47-8.3 on wager requirements.

Amended by R.1991 d.616, effective December 16, 1991.

See: 23 N.J.R. 2926(a), 23 N.J.R. 3824(a).

Added (b)8, provisions for sic bo.

Amended by R.1992 d.411, effective October 19, 1992.

See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a).

Added pai gow wager provision at (b)9.

Amended by R.1992 d.406, effective October 19, 1992.

See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a).

Pai gow poker provision added at (b)10.

Amended by R.1992 d.453, effective November 16, 1992.

See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Added (b)11.

Amended by R.1993 d.37, effective January 19, 1993.

See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).

Simulcasting added.

Repeal and New Rule, R.1993 d.630, effective December 6, 1993.

See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

Amended by R.1999 d.53, effective February 16, 1999.

See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).

Inserted a new (d); recodified former (d) as (e); and rewrote the new (e).

19:47-8.3 Rules of the games; notice

(a) Whenever a casino licensee is required by rule to provide notice of the rules pursuant to which a particular table game will be operated, the casino licensee shall post a sign at the gaming table advising patrons of the rules in effect at that table.

(b) Except as provided in (c) below as to changes in permissible minimum and maximum wagers, no casino licensee shall change the rules pursuant to which a particular table game is being operated unless, at least one-half hour in advance of such change, the casino licensee:

1. Posts a sign at the gaming table advising patrons of the rule change and the time that it will go into effect;
2. Announces the rule change to patrons who are at the table; and
3. Notifies the Commission of the rule change, the gaming table where it will be implemented and the time that it will become effective.

(c) Notwithstanding (b) above, a casino licensee may at any time change the permissible minimum or maximum wager at a table game, without notifying the Commission of such change, upon posting a sign at the gaming table advising patrons of the new permissible minimum or maximum wager and announcing the change to patrons who are at the table.

(d) The location, size and language of each sign required by this section shall be submitted to and approved by the Commission prior to its use.

New Rule, R.1991 d.551, d.552, effective November 4, 1991.

See: 23 N.J.R. 1784(b), 23 N.J.R. 2613(a), 23 N.J.R. 3350(a), 23 N.J.R. 3354(c).

Administrative correction to (b).

See: 25 N.J.R. 1230(c).

Amended by R.1993 d.630, effective December 6, 1993.

See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

Amended by R.1996 d.32, effective January 16, 1996.
 See: 27 N.J.R. 3924(a), 28 N.J.R. 283(b).

Law Review and Journal Commentaries

Casinos-Blackjack-Card Counters-Contracts-Discrimination-Jurisdiction. P.R. Chenoweth, 137 N.J.L.J. No. 6, 59 (1994).

Case Notes

There is no private cause of action against casino for alleged violations of regulations governing manner in which games are played. *Campione v. Adamar of New Jersey, Inc.*, 302 N.J.Super. 99, 694 A.2d. 1045 (N.J.Super.A.D. 1997).

Casino breached contract with patron when patron was allowed to place \$350 bet on blackjack table after maximum bet was lowered. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

Casino's have discretion in interpretation of rules and regulations. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

19:47-8.4 New games; requirements and procedures for application, declaratory ruling, test or experiment, and final approval of new authorized game

(a) Interested persons such as casino licensees, casino service industries, and owners, licensees, lessees or franchisees of the rights to a proposed new game, may petition the Commission for approval of the game.

(b) A petition for approval of a proposed new game must include as a petitioner at least one casino licensee who has agreed in writing to participate in a test or experiment of the game in its casino. All petitioners shall be jointly and severally liable for payment of all regulatory review costs and other related expenses incurred by the Commission and the Division of Gaming Enforcement in the review, testing and approval of the game.

(c) A proposed new game may be a variation of an authorized game, a composite of authorized games, or any other game compatible with the public interest and suitable for casino use, pursuant to N.J.S.A. 5:12-5.

(d) A petition for a proposed new game shall be in writing, signed by the petitioners, and shall include the following information:

1. The names and addresses of petitioners;
2. Whether the game is a variation of an authorized game, a composite or authorized games, or another game which is compatible with the public interest and is suitable for casino use;
3. A complete and detailed description of the game for which approval is sought, including:
 - i. A summary of the game, including the objectives of the game, the method of play and the wagers offered;

ii. The draft of proposed rules describing the equipment used to play the game, and the proposed rules of the game, drafted in a format similar to that found in N.J.A.C. 19:47 and in accordance with the Rules for Rulemaking at N.J.A.C. 1:30, if approved;

iii. The true odds, the payout odds, and the house advantage for each wager;

iv. A sketch or picture of the game layout, if any; and

v. Sketches or pictures of the equipment used to play the game;

4. Whether the game, its name, or any of the equipment used to play it is covered by any copyrights, trademarks or patents, either issued or pending;

5. An assurance that the game has been offered initially to all casino licensees;

6. An agreement, satisfactory in form and content to the Commission, releasing and indemnifying the Commission and the State of New Jersey from all copyright, trademark, patent or other claims of petitioners and any other persons;

7. A request for a declaratory ruling, pursuant to N.J.A.C. 19:40-3.7, that the proposed new game is a variation of an authorized game, a composite of authorized games or is compatible with the public interest, as required by N.J.S.A. 5:12-5;

8. A request for a test or experiment of the game, if approved, under sections 5 and 69(e) of the Act; and

9. Any other pertinent information or material requested of specific petitioners by the Commission or the Division of Gaming Enforcement.

(e) In making a determination whether a proposed new game is an acceptable variation of an authorized game or a composite of authorized games, or is compatible with the public interest, the Commission may consider rules and method of play; true and payout odds; wagers offered; layout; equipment used to play the game; personnel requirements; game security and integrity; similarity to other authorized games or other games of chance; other variations or composites of the game previously approved as authorized games; as well as any other relevant factors. Any such determination shall be subject to a condition that the game must undergo a successful test for suitability of casino use under sections 5 and 69(e) of the Act, as provided below.

(f) If the proposed new game is preliminarily approved by the Commission in accordance with section (e) above, petitioners shall submit the following in connection with any proposed test of the game pursuant to sections 5 and 69(e) of the Act:

1. For any petitioner that is not a casino licensee or a casino service industry (CSI) licensee:

i. A completed application for the appropriate type of CSI license, together with the applicable non-refundable license application fee; and

ii. An application for a transactional waiver, pursuant to the Act and rules of the Commission, if required; and

2. A test submission, which shall include, at a minimum:

i. The names of the casinos where the test of the proposed new game will take place;

ii. The dates and times when the test will take place, and the gaming tables or other gaming equipment that will be involved;

iii. The proposed signage to be posted at the entrances to the casinos where the test is to be conducted;

iv. The criteria proposed for use in determining the success of the test, and the methods proposed for documenting it, including any necessary forms; and

v. Any other materials or information requested of specific petitioners by the Commission or the Division of Gaming Enforcement.

(g) A test of the new game pursuant to sections 5 and 69(e) of the Act shall take place at such times and places, and under such conditions, as the Commission may require. The rules of the game and the test may be modified at any time during the test period if the Commission deems it necessary to do so. No final approval of a new game shall be granted until:

1. The Commission has determined that the game is suitable for casino use pursuant to sections 5 and 69(e) of the Act;

2. Any necessary regulatory amendments have been adopted pursuant to the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq. and have become effective.

3. All necessary CSI license applications have been filed, and all necessary transactional waivers have been issued; and

4. All regulatory review costs and other related expenses incurred by the Commission and the Division of Gaming Enforcement in the review, testing and approval of the game, have been paid in full.

(h) Nothing in this section shall be construed to restrict or limit the Commission in any way from proposing new games or game variations on its own initiative, at any time.

New Rule, R.1992 d.474, effective December 7, 1992.
See: 24 N.J.R. 3223(a), 24 N.J.R. 4417(a).
Amended by R.1997 d.36, effective January 21, 1997.
See: 28 N.J.R. 4411(a), 29 N.J.R. 378(a).
In (d)7, amended N.J.A.C. reference.

19:47-8.5 Patron access to the rules of the games; gaming guides

(a) Each casino licensee shall maintain at its security podium a printed copy of the complete text of the rules of all authorized games and all other information required to be made available to the public pursuant to N.J.S.A. 5:12-100f. This information shall be made available to the public for inspection upon request.

(b) Each casino licensee shall make available to patrons upon request an abridged version of the information required to be made available by N.J.S.A. 5:12-100f. Each such version, to be known as a "gaming guide," may be produced in a printed, video or other format approved by the Commission.

(c) No gaming guide shall be issued, displayed or distributed by a casino licensee unless and until a sample thereof has been submitted to and approved by the Commission. No casino licensee shall issue, display or distribute any gaming guide that is materially different from the approved sample thereof.

(d) Prior to issuing, distributing or displaying a gaming guide that is materially different from the approved sample thereof, each casino licensee shall submit and obtain Commission approval for a sample of the complete guide which contains the material changes.

(e) Each casino licensee may display an approved gaming guide at any location in its establishment. Pursuant to N.J.A.C. 19:43-14.1, each such display does not constitute advertising, nor does such display constitute the contract with or the use or employment of a barker for purposes of N.J.S.A. 5:12-100(l).

New Rule, R.1994 d.265, effective June 6, 1994.
See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).

SUBCHAPTER 9. SIC BO

19:47-9.1 Dice; number of dice; sic bo shaker

Sic bo shall be played with three dice, which shall be sealed inside a sic bo shaker pursuant to N.J.A.C. 19:46-1.16. The sic bo shaker while at the table shall be the responsibility of the dealer at all times.

19:47-9.2 Permissible wagers

(a) 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 out 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 equals the total of the 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 two 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.

19:47-9.3 Wagers

(a) All wagers at sic bo shall be made by placing gaming chips or plaques on the appropriate areas of the sic bo layout. No verbal wagers accompanied by cash may be accepted at the game of sic bo.

(b) 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. Each player must ensure that any instructions given to the dealer regarding the placement of wagers are correctly carried out.

(c) Each wager shall be settled strictly in accordance with its position on the layout when the dice come to rest and the numeric value showing on each die has been entered into the electrical device and illuminated at the table.

Amended by R.1993 d.630, effective December 6, 1993.
See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).

19:47-9.4 Payout odds

(a) Payout odds on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Each casino licensee shall pay off winning wagers at the game of sic bo at no less than the odds listed below:

Wager	Payout Odds
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

Wager	Payout Odds
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
One of a kind	1 to 1

(c) "One of a kind" shall be paid at 2 to 1, if two of the dice show the same numeric value, and at 3 to 1, if all three dice show the same numeric value.

19:47-9.5 Procedures for opening and dealing the game

(a) Prior to opening the sic bo table for gaming activity, the floorperson assigned to the sic bo table shall inspect the electrical device in order to ensure that the table is in proper working order. At a minimum, the inspection shall be completed by entering three numeric values into the electrical device and verifying that all winning combinations are properly illuminated.

(b) Prior to shaking the sic bo shaker, the dealer shall announce "No more bets."

(c) Once "No more bets" has been announced, the dealer shall place the cover on the sic bo shaker, and shake the sic bo shaker at least three times so as to cause a random mixture of the dice.

(d) The dealer shall then remove the cover from the sic bo shaker, announce the numeric value of each die and enter the numeric value of each die into the electrical device on the table. The electrical device shall then cause the winning combinations to be illuminated on the sic bo layout.

(e) After the winning combinations have been illuminated, the dealer shall first collect all losing wagers and then pay off all winning wagers at the odds currently being offered in accordance with N.J.A.C. 19:47-9.4. The sic bo shaker shall remain uncovered until all winning wagers have been paid.

(f) After all losing wagers have been collected and all winning wagers paid, the dealer shall clear the previously illuminated winning combinations from the table.

19:47-9.6 Irregularities

(a) If the dealer uncovers the sic bo shaker and all three dice do not land flat on the bottom of the shaker, the dealer shall call a "No Roll."

(b) If the electrical device malfunctions and the sic bo shaker has been uncovered, the dealer shall, in the presence of the casino supervisor, collect all losing wagers and pay all

winning wagers. Once the wagers on the layout have been settled, all gaming at sic bo shall cease until the electrical device has been fixed.