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**SUBCHAPTER 1. DEFINITIONS**

**Law Review and Journal Commentaries**

Bingo and Raffles: Nonprofits and Games of Chance. Richard J. Van Wagner, Bernadette Fallows Davidson, 8189 N.J.L.J. 19 (1998).

**13:47-1.1 Words and phrases defined**

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

“Authorized purpose” means an educational, charitable, patriotic, religious or public-spirited purpose, which terms are defined to be the purpose of benefiting an indefinite number of persons either by bringing their minds or hearts under the influence of education or religion, by relieving their bodies from disease, suffering, or constraint, by assisting them to establish themselves in life or by erecting or maintaining public buildings or works, or otherwise lessening the burden of government or, in the case of a senior citizen association or club, the support of such organization. Authorized purpose includes capital improvements to a facility owned by the licensee as limited by N.J.A.C. 13:47-6.3. Authorized purpose does not include the erection or acquisition of property, real, personal or mixed, unless such property is and shall be used exclusively for one or more of the purposes hereinabove stated.

“Authorized use” means the use of funds for an authorized purpose.

“Balanced” means the wheel is so installed as to give each section or subsection on the wheel an equal opportunity to win.

“Big six wheel” means a wheel having a 60-inch diameter, manufactured to have 60 sections of equal size on the face of the wheel. Each section of the wheel contains three dice with one side of each of the three dice bearing one of the numbers 1 through 6. The wheel has a laydown containing the numbers 1 through 6.

“Bingo” means a specific kind of game of chance played for prizes with cards bearing numbers or other designations five or more in one line, the holder covering numbers, as objects, similarly numbered, are drawn from a receptacle and the game being won by the person who first covers a previously designated arrangement of numbers on such card, by selling tickets or rights to participate in such games.

“Bingo board” means a board containing more than one bingo card.

“Bingo card” means a card containing five lines of numbers or other designations, five or more in one line, with each line being identified by a letter printed at the top of the line in the following order B, I, N, G, O.

“Bingo equipment” means the receptacle and numbered objects to be drawn from it, the master board upon which such objects are placed as drawn, the cards or sheets bearing numbers or other designations to be covered and the objects used to cover them, the boards or signs, however operated, used to announce or display the numbers or designations as they are drawn, public address systems, and all other articles essential to the operation, conduct and playing of bingo.

“Bingo equipment provider” means any person licensed by the Control Commission to provide equipment for use in, or in connection with, the holding, operating or conducting of bingo games.

“Bingo occasion” means a single gathering or session at which a series of successive bingo games is played not to exceed 35 in number.

“Calendar raffle” means an off-premises draw raffle in which calendars bearing non-repeating consecutive numbers are sold. A specific cash or merchandise prize is designated for each date on the calendar upon which a prize(s) is to be awarded. The winners are determined by drawing from a container, objects bearing numbers matching the non-repeating numbers on all calendars sold.

“Capital improvements” means the improvement, maintenance or repair of a facility.

“Card” means a non-reusable card which is indelibly marked by the player upon which bingo is played.

“Consolation prize” means 25 percent of the gross receipts derived from the sale of cards to participate in a Progressive Jackpot Bingo Game on each occasion.

“Control Commission” means the Legalized Games of Chance Control Commission.

“Deal” means a package sealed by the manufacturer consisting of one game of instant raffle tickets with the same serial number.

“Distributor” means any person who sells, offers to sell or otherwise provides to a registered organization, any instant raffle ticket or any equipment or device to be used in, or in connection with, an instant raffle game.

“Draw raffle” means a raffle in which the winners are determined by drawing from a container having therein counterparts of all tickets sold.

“Duck race raffle” means a variation of an off-premises draw raffle wherein a player is sold a ticket, share or right to participate. Game pieces representing all tickets, shares or rights to participate are released into a running waterway which has been barricaded in an acceptable form to create a gate which will permit the passage of only one game piece at a time. The winner is the holder of the ticket, share or right to participate on which is printed the number that corresponds with the number on the game piece that passes through the gate in the predetermined sequence required to win a particular prize.

“50/50 bingo game” means a bingo game played on non-reusable cards that are permanently marked wherein the prizes awarded are 50 percent of the gross receipts derived from the sale of cards for participation in the game.

“50/50 bingo game prize” means 50 percent of the gross receipts from the sale of all cards to participate in the game.

“Flare” means the information sheet provided by the manufacturer which describes a particular instant raffle game.

(b) Upon the service of any papers on the Executive Officer of the Control Commission as agent for an armchair race projectionist or cashier, or a casino night class "A" or class "B" operator, the Executive Officer shall forward the papers by registered or certified mail, return receipt requested, to the person named and who is a defendant in the proceeding at the last known address on file with the Control Commission.

Amended by R.2003 d.199, effective May 19, 2003.  
See: 34 N.J.R. 1629(a), 35 N.J.R. 2233(a).  
Rewrote the section.

### 13:47-19.3 Authorized events; armchair races and casino nights

(a) A person who has been approved as an armchair race projectionist or cashier by the Control Commission shall not work at an armchair race event unless the event has been authorized by the Control Commission and licensed by the municipality in which the race(s) are to be held or at which the equipment to be used was not provided by an approved provider in accordance with this chapter.

(b) A person who has been approved as a casino night class "A" or class "B" operator by the Control Commission shall not work at a casino night event or operate a casino night game(s) unless the event and the game(s) have been authorized by the Control Commission and the event has been licensed by the municipality in which the event is to be held. The operator shall not work at a casino night event at which the equipment to be used was not provided by an approved provider in accordance with this chapter.

Amended by R.2003 d.199, effective May 19, 2003.  
See: 34 N.J.R. 1629(a), 35 N.J.R. 2233(a).

Designated existing paragraph as (a), substituted "shall not work" for "shall only work" following "Control Commission", "unless" for "if" preceding "the event", "or at which" for "and" preceding "the equipment" and "provider" for "supplier" preceding "in accordance with"; added (b).

### 13:47-19.4 License approval and renewal

(a) Upon notification of approval by the Control Commission, each armchair race projectionist or cashier or casino night class "A" or class "B" operator shall forward a license fee of \$125.00 by certified check or money order made payable to the Legalized Games of Chance Control Commission. The license shall be valid for one year unless modified, suspended or revoked by the Control Commission.

(b) Upon notification of approval by the Control Commission, each armchair race projectionist or cashier, or casino night class "A" or class "B" operator, who is employed by a licensed equipment provider, shall forward a license fee of \$25.00 by certified check or money order made payable to the Legalized Games of Chance Control Commission. The license shall be valid for one year unless modified, suspended or revoked by the Control Commission.

(c) Prior to the expiration of the annual license period, each licensed armchair race projectionist or cashier, or each licensed casino night class "A" or class "B" operator shall submit an application for license renewal together with an annual license renewal fee of \$125.00.

(d) Prior to the expiration of the annual license period, each licensed armchair race projectionist or cashier, or a class "A" or class "B" casino night game operator, who is employed by a licensed equipment provider shall submit an application for license renewal together with an annual license renewal fee of \$25.00.

(e) The Control Commission may suspend or revoke the license of an armchair race projectionist or cashier or a casino night class "A" or class "B" operator, after an opportunity to be heard for any violation of the Bingo Licensing Law, N.J.S.A. 5:8-24 et seq., the Raffle Licensing Law, N.J.S.A. 5:8-50 et seq., the Amusement Games Licensing Law, N.J.S.A. 5:8-100 et seq., this chapter or any other applicable statute or rule of the Commission.

Amended by R.2003 d.199, effective .  
See: 34 N.J.R. 1629(a), 35 N.J.R. 2233(a).

In (b), deleted "applicant" preceding "cashier"; inserted references to casino night class "A" or class "B" operators throughout.

## SUBCHAPTER 20. CONDUCT OF CASINO NIGHTS

### Authority

N.J.S.A. 5:8-34, 5:8-51 and 5:8-61.

### Source and Effective Date

R.2003 d.199, effective May 19, 2003.  
See: 34 N.J.R. 1629(a), 35 N.J.R. 2233(a).

### 13:47-20.1 Purpose and scope

(a) The purpose of the rules in this subchapter is to implement P.L. 1999, c.17 concerning the conduct of casino nights.

(b) This subchapter shall apply to all persons who conduct a casino night event.

### 13:47-20.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

"Assistant" means a person who may be used to assist a qualified casino night operator in the operation of a casino night game.

"Baccarat" means a card game in which a player places a bet that either the bank or the player will attain a score of

or closest to nine, or that the bank and player will be dealt cards of equal card point value. Originally, four cards are dealt to the player and the bank. If the point value of either original hand is eight or nine, it is called a "natural" and no additional cards are dealt. Additional cards are dealt if appropriate according to a set schedule. Up to 14 players can be accommodated at a single table.

"Banker" means a person who converts cash or money into imitation money at the posted exchange rate.

"Beat the dealer" means a dice game played using two dice tumbled in a cage or chute by the dealer and then the player. A point count is calculated based upon the numbers showing on the top side of the dice. To win, a player must get a higher point count than the dealer.

"Blackjack" means a card game in which a player attempts to draw cards that total 21 or that come closer to 21 than the dealer.

"Burning a card" or "burnt card" means the dealer removes the first card from the deck and discards it by placing it to the side, face-down, without showing its value.

"Caribbean stud poker" means a card game similar to five card stud, except that the players bet against the house rather than each other. Players make an "ante" bet to receive a hand of five cards. After reviewing the cards dealt, each player makes a decision whether or not to continue in the game. If the player decides to continue with the hand dealt, the player must place an additional wager known as a "bet" wager.

"Casino night" means an event at which players use imitation money purchased from the licensee to wager in games of chance known as baccarat, beat the dealer, blackjack, caribbean stud poker, chuck-a-luck, craps, joker seven, let it ride, mini-baccarat, money wheel, multi-action blackjack, red dog, roulette, skill stop reel or skill stop video games, token pushers or under/over, at which the imitation money is redeemable for merchandise prizes or raffle tickets only and not for cash or money. Nothing in this definition shall be construed to prohibit the conduct of any other legalized game of chance authorized to award cash or money as a prize on the occasion of a casino night.

"Casino night equipment provider" means a person approved by the Control Commission to provide casino night equipment or personnel in connection with the holding of a casino night in accordance with this subchapter.

"Casino night holder" means the registered organization in whose name a casino night license is issued from the municipality.

"Chuck-a-luck" means a dice game using three dice, a cage or chute and a table layout bearing the numbers one through six. The players place a bet on one or more of the layout numbers. The dice are tumbled in the cage, cup or chute. Winners are determined by comparing the wagers placed on the layout and the numbers showing on the top side of the dice.

"Class A casino night operator" means a person, whether compensated or not, approved by the Control Commission to operate all casino night games authorized by this subchapter, to instruct personnel in the proper operation of casino night games and to supervise the operation of casino night games and the personnel necessary to operate such games.

"Class B casino night operator" means a person who is approved by the Control Commission to operate all casino night games except craps and roulette and who has received instruction from and is supervised by a "class A" casino night operator in the operation of casino night games.

"Craps" means a game played with two dice and a table with a craps wagering layout. Players place wagers indicated on the layout. A player tosses the dice. The point value shown on the top side of the dice is compared to the wagers placed to determine the winner(s). Winners are paid according to a set schedule.

"Cutting card" means a card of an opaque solid color, with no figures or value, used only for cutting a deck.

"Dealer" means the person who is in charge of the operation of the game and controls the bank.

"Exchange rate" means the rate at which cash or money is converted into imitation money.

"Exchange ratio" means the rate at which imitation money is redeemed for merchandise or raffle tickets.

"Flush" means a hand consisting of five cards of the same suit.

"Fold" means to withdraw from a round of play.

"Four-of-a-kind" means a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four deuces being the lowest ranking four-of-a-kind.

"Full house" means a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three deuces and two threes being the lowest ranking full house.

"Hand" means the cards dealt to a player or a dealer in a particular round of play.

"Imitation money" means any chip, script, ticket or token which is used to place a wager, pay a winning wager, redeem a merchandise prize or purchase a raffle ticket for an opportunity to win a merchandise prize.

"Joker seven" means a card game played with one deck of cards and two jokers included with the deck and a layout which shows various combinations which can occur when a hand of seven cards is dealt. Players place wagers on the various combinations. Winners are paid according to a set schedule.

"Let it ride" means a card game based on five card stud poker. Players do not compete against the dealer or each other. Each player is dealt three cards. Using the dealt cards and two community cards held by the dealer, each player attempts to attain the best poker hand possible. Winning wagers are paid according to a set payout schedule.

"Mini-baccarat" means a card game in which a player places a bet that either the bank or the player will attain a score of or closest to nine, or that the bank and player will be dealt cards of equal point value. Originally four cards are dealt alternately to the player and the bank. If the point value of either original hand is eight or nine it is called a "natural" and no additional cards are dealt. Additional cards are dealt if appropriate according to a set schedule. Up to seven players can be accommodated at a single table.

"Money wheel" means a wheel with a 48-inch or 60-inch diameter divided into 50 equal spaces. Each space is divided by a peg. The face of \$1.00, \$2.00, \$5.00, \$10.00 or \$20.00 bills appear in all but two spaces. Two of the spaces are marked with a special designator(s). Players place wagers on a layout with identical faces and designators as the wheel. The dealer spins the wheel. A player wins when the wheel stops and the indicator arm rests on a bill face or designator that is identical to a bill face or designator on the layout on which the player placed a wager.

"Multi action blackjack" means a card game in which a player attempts to draw cards that total a maximum point value of 21 or comes closer to 21 than the dealer, which is similar to blackjack except that three hands are played. The dealer retains his original card in all three rounds of play, while players are dealt a completely new hand of cards each round of play.

"Pair" means two cards of the same rank.

"Push" means the relative ranking of the hand dealt to the player and the hand dealt to the dealer in the same round of play are equal.

"Red dog" means a card game in which the player bets that the third card dealt will or will not be between the point spread of the first and second card dealt.

"Roulette" means a game played on a table that consists of a betting area displaying several wagering opportunities and a large bowl shaped recess in which the wheel head rests. The wheel contains 36 numbers and the symbols 0 and 00. A roulette ball, which the dealer spins in a groove in the interior of the circumference of the wheel, settles in a section of the wheel to determine the winner(s). Winning wagers are paid in accordance with a set schedule.

"Royal flush" means a hand consisting of an ace, king, queen, jack and 10 of the same suit.

"Shuffle" means immediately prior to commencement of play and after the completion of each round of play, the dealer intermixes the entire deck of cards, either manually or by use of an automated shuffling device, so that the cards are randomly arranged.

"Skill stop reel" means a mechanical game which upon insertion of a token operates a certain number of reels containing figures which a player stops by pressing a button adjacent to each reel. Imitation money is awarded according to a set schedule based upon the combination of figures showing on the win line(s) when the player stops the reel.

"Skill stop video" means an electronic video game which upon insertion of a token operates a certain number of video images which a player stops by pressing a button adjacent to each image or touching the screen. Imitation money is awarded according to a set schedule based upon the combination of images showing on the win line(s) when the player stops the images.

"Straight" means a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two, three).

"Straight flush" means a hand consisting of five cards of the same suit in consecutive ranking with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush.

"Suit" means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

"Three-of-a-kind" means a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three deuces being the lowest ranking three-of-a-kind.

"Token pusher" means an electronic game where a player inserts a token into a chute in an effort to place it in a position to push other tokens off a moving shelf.

"Two pairs" means a hand containing two "pair."

"Under/over" means a game played with two large dice enclosed in a wire cage or chute and a layout with a wagering section marked "seven, over seven and under seven." A player places a wager on the layout. The dealer turns the cage or chute to tumble the dice. Winner(s) are determined by adding the point value on the top side of the two dice, which will show "seven, over seven or under seven."

### **13:47-20.3 Casino night; authorization; license required**

It shall be lawful for a registered organization to hold a casino night when properly licensed in accordance with the provisions of N.J.S.A. 5:8-50 et seq. and this subchapter.

### **13:47-20.4 Casino night; games authorized; license required**

It shall be lawful for a registered organization to conduct any of the following games at a lawfully operated casino night, if the games are properly licensed in accordance with the provisions of N.J.S.A. 5:8-50 et seq. and this subchapter: baccarat, beat the dealer, blackjack, caribbean stud poker, chuck-a-luck, craps, joker seven, let it ride, mini-baccarat, money wheel, multi action blackjack, red dog, roulette, skill-stop reel, still-stop video, token pusher or under/over.

### **13:47-20.5 Personnel; qualifications; compensation**

(a) To be qualified as a class "A" operator, a person shall be thoroughly familiar with the casino night method of operation as set forth in this subchapter, and:

1. Complete a course of study from a casino dealer school which includes instruction in the operation and conduct of the games as defined in this subchapter;
2. Demonstrate at least three years of experience working at a lawfully operated casino(s) supervising or operating casino games which are comparable to those as defined in this subchapter; or
3. Demonstrate at least three years of experience working at lawfully operated casino nights, operating and supervising the operation of casino night games as defined in this subchapter and the personnel necessary to operate the games.

(b) To be qualified as a class "B" operator a person shall:

1. Prior to operating any casino night game, receive instruction in the operation of the game(s) from a class "A" operator responsible for supervising the class "B" operator's work; and
2. Be thoroughly familiar with the casino night method of operation as set forth in this subchapter.

(c) Any person who assists a class "A" or a class "B" operator in the conduct of any casino night game shall be thoroughly familiar with the method of operation of the game.

(d) In addition to bookkeepers and accountants who may be compensated pursuant to N.J.A.C. 13:47-6.5, a person who is not a member of the licensed organization, an auxiliary or affiliated organization and has been approved by the Control Commission pursuant to N.J.A.C. 13:47-19.1, may be compensated for services as a class "A" or class "B" operator at a casino night, but only in the amounts set forth in the schedule in N.J.A.C. 13:47-16.2.

### **13:47-20.6 Casino night; designated member in charge of the conduct of the event**

(a) The officers of the casino night holder shall designate a member who shall be in charge of the conduct of the event. The duties of the member in charge shall include all the duties set forth in N.J.A.C. 13:47-6.1, and the member in charge shall also:

1. Supervise the banker and all persons operating or assisting in the operation of any casino night game or other legalized game of chance except that the member in charge shall not overrule the decision of a class "A" operator regarding the operation of a casino night game; and
2. Receive the equipment from the approved equipment provider.

### **13:47-20.7 Casino night; designated member in charge of net proceeds**

The officers of the casino night holder shall designate a member in charge of proceeds who shall have the responsibilities set forth in N.J.A.C. 13:47-6.2.

### **13:47-20.8 Casino night banker**

(a) A casino night banker shall:

1. Be a bona fide member of the casino night holder;
2. Convert cash or money into imitation money, at the posted exchange rate; and
3. Immediately upon conclusion of the event, deposit the gross receipts of the event into the holder's account as required by N.J.A.C. 13:47-6.2(b).

(b) A casino night banker shall not:

1. Convert imitation money into cash or money;
2. Work as a game operator while acting as the banker; or
3. Be compensated for services as a banker.

3. If a foreign object enters the wheel prior to the ball coming to rest, the dealer shall announce “No spin” and shall attempt to remove the ball from the wheel prior to its coming to rest in one of the compartments.

**13:47–20.33 Rules of the game of under/over**

(a) The following equipment shall be used in the game of under/over:

1. An hourglass shaped cage 18 inches in diameter, constructed of wire or a similar material so as to give a clear view of the dice within it; or a chute of sufficient height and width to tumble the dice, equipped with at least three baffles;
2. Two dice with the following specifications:
  - i. Of a size measuring 2.5 inches on each side;
  - ii. With six sides bearing traditional dice markings;
  - iii. Of a weight equally distributed throughout the cube with no side of the cube heavier than any other side of the cube; and
  - iv. With spots arranged so that the side containing one spot is directly opposite the side containing six spots, the side containing two spots is directly opposite the side containing five spots and the side containing three spots is directly opposite the side containing four spots; and
3. A table layout bearing three betting spaces, “over 7,” “under 7” and “7.”

(b) The dealer shall:

1. Tumble the dice;
2. Be responsible for the operation of the game in accordance with the provisions of this subchapter;
3. Take a position at the table opposite the players; and
4. Collect all losing wagers and pay off all winning wagers.

(c) The method of play for the game of under/over shall be as follows:

1. The player will place a wager on any one of the three spaces on the table layout.
2. The dice are tumbled in the cage by the dealer. After the dice come to rest, winners are determined based upon the bet and outcome.

(d) The payout odds in the game of under/over shall be as follows:

1. If the number totaled on the dice is under seven, the payoff odds are 1 to 1;
2. If the number totaled on the dice is over seven, the payoff odds are 1 to 1; and
3. If the number totaled on the dice is seven, the payoff odds are 4 to 1.