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(54) **TWENTY-ONE SKINS GAME**

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(57) **ABSTRACT**

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A modified method for playing Twenty-One involves each player making two wagers—a first wager to play the conventional Twenty-One game and second wager to play a SKINS game feature in which the accumulated total of the second wagers (less any rake to the gaming establishment) is awarded to the player having the highest numerical count on the first two cards without exceeding a numerical count of 21. In the event two players tie with the same numerical count on the first two cards, the SKINS wagers carry over to the next round of play. This carry over feature continues until a single player has the highest numerical count on the first two cards without exceeding a numerical count of 21, in which case that player wins the accumulated SKINS pot.

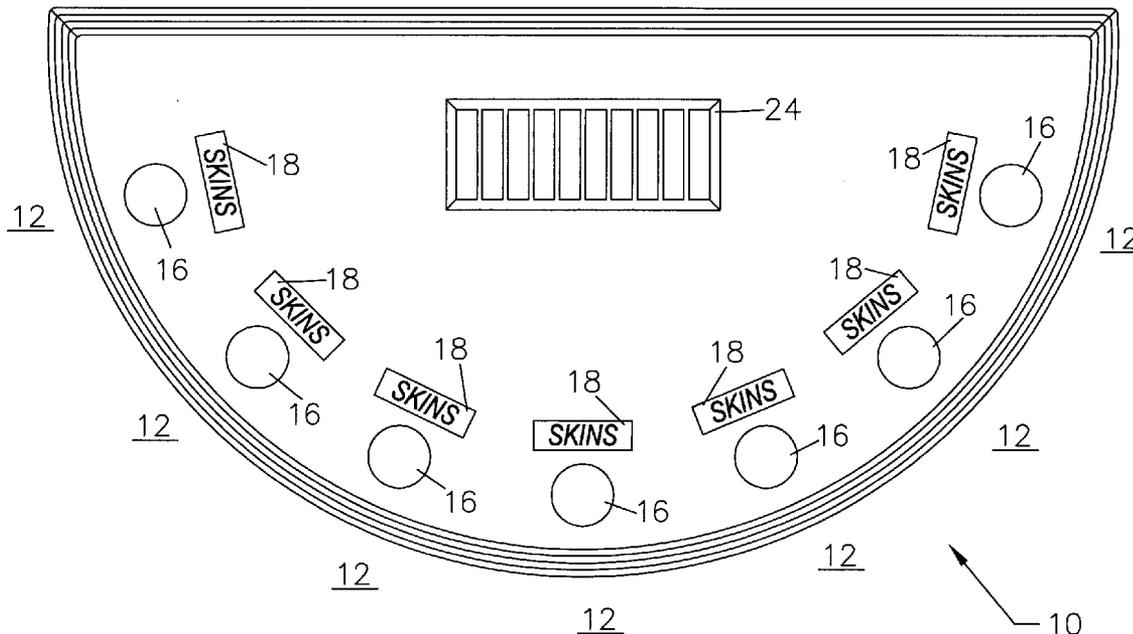
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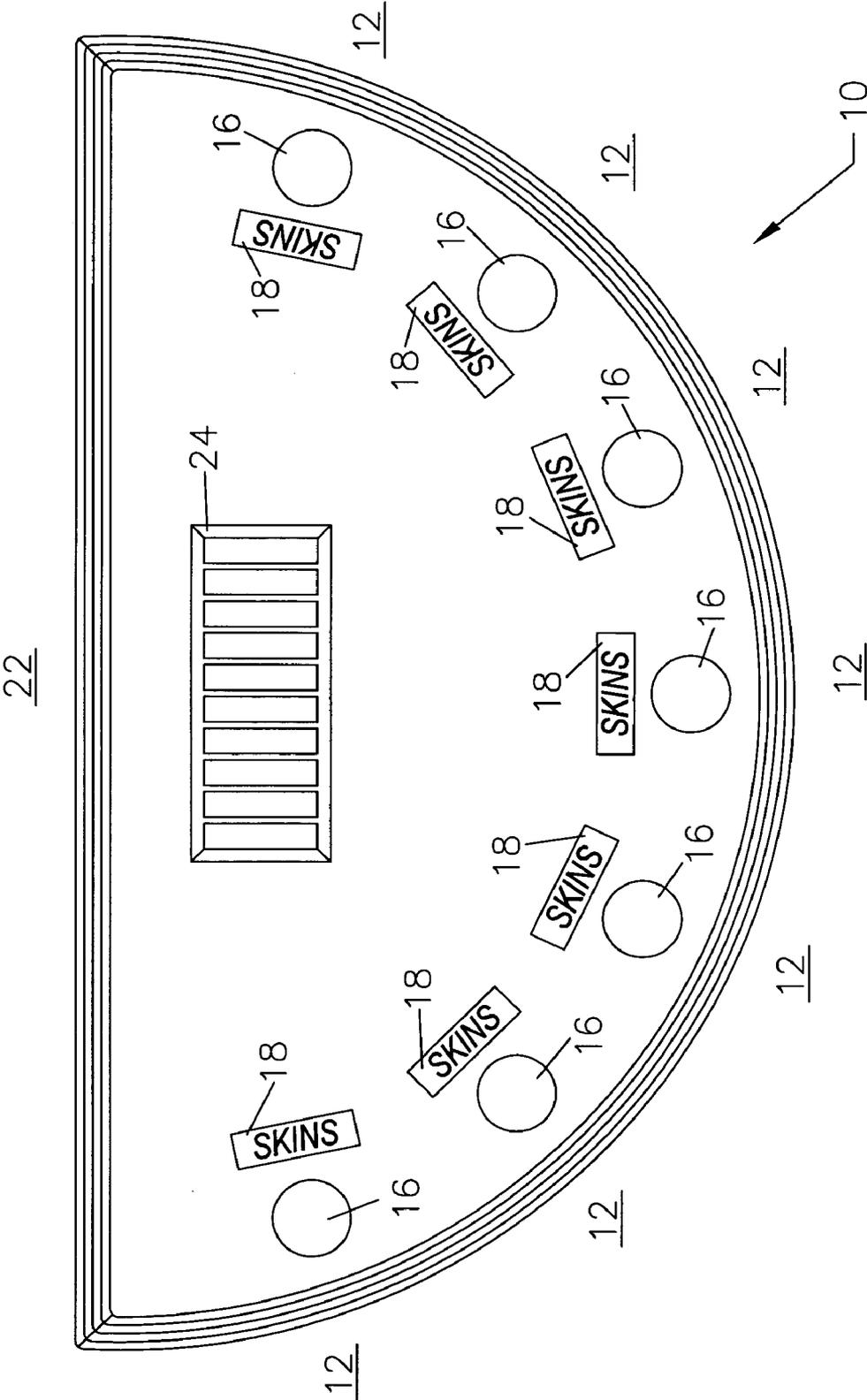


FIG-1

## TWENTY-ONE SKINS GAME

[0001] The application relates to a method of playing Twenty-One and more particularly to a method of playing Twenty-One which includes a side wager which has a skins carryover feature.

### BACKGROUND OF THE INVENTION

[0002] As played in most gaming casinos presently, conventional Twenty-One involves a game of chance between a dealer and one or more players. The object is for the player to achieve a numerical count of his hand closer to 21 than the final numerical count of the hand of the dealer; but if the numerical count of the player's hand goes over 21 then the player loses regardless of the final numerical count of the dealer's hand.

[0003] The conventional manner of play of Twenty-One is as follows: One or more standard decks of playing cards are used and each card counts its face value (with Jacks, Queens and Kings counting 10), except Aces which have a value of one or eleven as is most beneficial to the count of the hand. Each player initially receives two cards. The dealer also receives two cards. One of the dealer's cards is dealt face down and the other of the dealer's cards is dealt face-up. In some gaming establishments, the dealer receives his two cards at the same time that each player is dealt his two cards. In other gaming establishments, the dealer initially only receives one card which becomes the dealer's "up" card. After each player has had the opportunity to take additional cards ("hits"), the dealer then receives his second card.

[0004] A player may draw additional cards in order to try and beat the count of the dealer's hand. If the player's numerical count exceeds 21, the player "busts." The player may "stand" on any numerical count of 21 or less. When a player busts, he loses his wager regardless of whether or not the dealer busts when the dealer draws additional cards to his hand.

[0005] After all of the players have taken hits or have stood on their hand, the dealer "stands" or "hits" based on pre-established rules for the game. Typically, if the dealer has less than 17, the dealer must take a hit. If the dealer has 17 or more, the dealer stands.

[0006] As the game of Twenty-One is played in most legalized gaming establishments, the conventional manner of play requires the dealer to take a hit whenever the dealer's hand is a "soft 17" numerical count. However in other gaming establishments, the dealer stands on a "soft 17" numerical count. The term "soft" means that the Ace is valued as a count of 11, instead of as a count of 1. A soft 17 occurs when the dealer has an Ace and a Six (or multiple cards that add up to 6). The dealer will stand on soft 18's, soft 19's and soft 20's.

[0007] After the dealer's final hand has been established, the numerical count of the dealer's hand is compared to the numerical count of the player's hand. If the dealer busts, the player wins regardless of the numerical count of his hand. If neither the player nor the dealer has busted, the closest hand to a numerical count of 21, without going over, wins; tie hands are a "push."

[0008] There are other procedures that are included in the conventional manner of play of Twenty-One. One well-

known procedure is "Doubling Down." If the player's first two cards have a combined value of 10 or 11, the player may "double down" on his hand. The player turns both of his cards face-up in front of him and makes a second wager up to, but not more than, the amount of the player's initial ante. The dealer deals to the player one additional card and the resulting three card hand establishes the numerical count for the player's hand. The most widely used "Doubling Down" rules permit the player to "double down" only on 10 or 11 counts. Other variations allow players to "double down" on 9, 10 or 11; only on 11; or on any two cards.

[0009] Another well-known procedure is "Splitting Pairs." If the player's first two cards are a pair, the player may "split" those cards into two separate hands. His original ante is applied to one of the hands and he makes an additional ante in the same amount for the other hand. The player receives a new second card for each of the split hands. Each of the split hands is then played separately and the player proceeds on each separate hand by standing or taking hits until he has achieved a hand count upon which he wishes to stand or until he busts. However, if the player splits Aces, then the player only receives one extra card on each Ace, unless the extra card is an Ace in which the case the player may again split the pair of Aces.

[0010] The player may "double down" on either or both of his split hands if he is eligible to do so under the "Doubling Down" rules. The player may split again if he pairs up on either or both of his split hands. In most gaming establishments, a player may also split his hand if both of his initial cards are ten count cards (Tens, Jacks, Queens or Kings). For example, a player can split if he receives a Ten and a Queen, or a Jack and a King, or any combination of ten count cards. Because a hand count of 20 is a good hand to have, most experienced Twenty-One players are reluctant to risk such a hand by "splitting."

[0011] Another well-known procedure is "Insurance." If the dealer's up card is an Ace, the player may make an additional "Insurance" bet. The insurance bets are made after each player receives his first two cards and the dealer reveals his up card (which must be an Ace for insurance to be available) and before any additional cards are dealt. When the dealer's up card is an Ace, each player can wager one-half of the amount of his original ante as insurance against the dealer having a Blackjack, i.e. a two-card 21 count (an Ace and a 10 count card such as a King, Queen, Jack or Ten). If the dealer has a Blackjack, the player loses on his original ante but wins two-to-one odds on his "insurance" bet. Also if the dealer has a Blackjack, that round of the game is over and all players lose except those who also have Blackjacks, who then tie or "push" with the dealer. If the dealer does not have a Blackjack, the player loses on his "insurance" bet and the round of the game continues.

[0012] Another conventional feature that is often-offered in Twenty-One games is the "Surrender" option. If the player chooses to Surrender, the player receives back half of his initial wager and folds his hand. This option is usually only available after the player has received his first two cards and before the player has taken any hits on his hand.

[0013] As used in this disclosure and the accompanying claims, the terms "conventional Twenty-One" and "the conventional manner of play of Twenty-One" mean the

game of Twenty-One as previously described and also including any of the known variations of the game of Twenty-One.

[0014] U.S. Pat. No. 6,283,474 (de Keller), the disclosure of which is hereby incorporated by reference, discloses a modified method for playing Twenty-One in which each player makes two wagers—a first wager to play the conventional Twenty-One game and second wager to play a second game. These second wagers are accumulated into a pot. This pot is awarded (less any rake to the gaming establishment) to the player having the highest hand count without exceeding a numerical count of 21. Alternatively, this pot is awarded to the player who has the highest hand count on the first two cards. Or alternatively, this pot is awarded to the player having a Blackjack (the two initial cards add up to a hand count of 21). A similar method of play is disclosed in U.S. Pat. No. 6,279,910 (de Keller), the disclosure of which is also hereby incorporated by reference.

#### SUMMARY OF THE INVENTION

[0015] A modified method for playing Twenty-One involves each player making two wagers—a first wager to play the conventional Twenty-One game and second wager to play a SKINS game feature. These second wagers are allocated to a skins game in which the accumulated total of the second wagers (less any rake to the gaming establishment) is awarded to the player having the highest numerical count on the first two cards without exceeding a numerical count of 21. In the event two players tie with the same numerical count on the first two cards, the second wagers carry over to the next round of play. This carry over feature continues until a single player has the highest numerical count on the first two cards without exceeding a numerical count of 21, in which case that player wins the accumulated skins pot.

#### BRIEF DESCRIPTION OF THE DRAWINGS

[0016] **FIG. 1** shows an example of a layout used for the play of a modified Twenty-One SKINS game according to the method of the present invention.

#### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0017] The game of Twenty-one (or Blackjack) is modified by adding a second mandatory wager to the first wager that is made to participate in the conventional Twenty-One game. This second wager can be called the SKINS wager, although other suitable names for this second wager can also be used.

[0018] The game of Twenty-One is dealt in any approved manner according to the conventional manner of play as modified by the gaming establishment. Any suitable gaming table layout may be used including the table layout shown generally at **10** in **FIG. 1**.

[0019] Referring to **FIG. 1**, the table layout **10** is schematically shown. The layout is preferably mounted on top of a conventional type gaming table (not shown). A plurality of playing locations **12** are provided along the periphery of the table. Typically, there are seven playing locations, although more or less locations may be used. Each of the playing locations has designated betting locations associated there-

with: first betting location **16** for making the regular TWENTY-ONE wager and second betting location **18** for making the SKINS wager. A dealer's location **22** is provided and has a chip rack **24** which contains the chips to be paid out and collected during the play of the game as is conventional.

[0020] A round of the modified Twenty-One game of the present invention is begun by each player placing a first wager and a second wager. The first wager is placed in the betting location **16** and represents the wager made by the player to participate in the conventional Twenty-One game. The second wager is placed in the betting location **18** and represents the wager which makes the player eligible for the SKINS feature of the present invention.

[0021] The second wagers placed in betting locations **18** may be combined by the dealer into a SKINS pot accumulated at the center of the table. Alternatively, the second wagers may be left in each player's second betting location **18** in front of each player, but the accumulated total of these second wagers comprises the SKINS pot.

[0022] At the time that the player makes a wager to participate in the Twenty-One game, the player is required to make a second wager to be eligible for the SKINS pot. The amount wagered by the players for this SKINS pot shall be any suitable amount determined by the game operator, say \$1.00, \$2.00 or \$5.00, but the amount shall be posted at the gaming table and each player must preferably wager the same amount. In a preferred embodiment of the present invention, the SKINS wager will be the same amount as the table minimum wager, although the amount of the SKINS wager can be higher or lower.

[0023] At the beginning of the hand of play of the Twenty-One game, the normal two card starting hands are dealt in any conventional manner to each player and to the dealer. The player with the highest numerical total of the two card starting hand wins the SKINS pot. After the outcome of the SKINS pot wagers has been determined, the players finish the conventional Twenty-One part of the game according to the conventional manner of play.

[0024] If two or more players have the same highest two card starting hand numerical total, the SKINS pot is not awarded, but is carried over to the next hand. The amount of the SKINS pot continues to accrue, from round to round, until a single player achieves the highest numerical total without being tied by at least one other player.

[0025] All players who actively participated in that SKINS pot round are eligible to participate in the next round. In the next round each player makes an additional SKINS wager (as well as the conventional Twenty-One wager) and the SKINS pot continues to grow until an uncontested outright win has occurred, that is the SKINS pot is won by a single player who has the highest two card starting total.

[0026] The Dealer does not make a SKINS wager. The house advantage on this SKINS wager feature is accomplished by having the house remove money from the SKINS pot whenever the dealer is dealt a Blackjack (a two card numerical hand count of twenty-one on the dealer's first two cards) and none of the players has a Blackjack. When this happens, in a preferred embodiment, the dealer removes one wagering unit from the SKINS pot for each player who is playing that round of the game.

EXAMPLE 1

[0027] Each player makes a first wager to participate in the Twenty-One game and each player makes a second wager to be eligible for the SKINS pot. After all wagers have been made, the Dealer deals the normal two card starting hands in any conventional manner to each player and to the Dealer. The numerical value of each player's two card starting hands is determined in the same way that numerical value is determined in the conventional Twenty-One game.

[0028] For example, if there were five players at the table, the five players could receive two card starting hands having numerical totals of 19, 15, 16, 20 and 17. The player with the total of 20 would win the entire SKINS pot amount since that player had the highest numerical total without exceeding a numerical total of 21 and no other player had the same numerical total of 20.

[0029] After the SKINS pot has been settled, the players finish the Twenty-One part of the game in the conventional manner.

EXAMPLE 2

[0030] If two or more players have the same highest two card starting hand numerical total, the SKINS pot is not awarded, but is carried over to the next hand. The amount of the SKINS pot continues to accrue until a single player achieves the highest numerical total without being tied by at least one other player. For example, suppose that there are five players and their starting hand numerical totals are 12, 19, 8, 18 and 19. In this case the SKINS pot carries over to the next round since two players tied for the highest starting total with a numerical total of 19.

[0031] The basic rule of SKINS is "two tie-all tie". Since two players in this example hand have tied for the highest total, all players who were active in this round are still eligible in the SKINS pot for the next round.

[0032] In the next round of the game, each player makes an additional SKINS wager and the SKINS pot continues to grow until an uncontested outright win has occurred, that is, the SKINS pot is won by a single player who has the highest two card starting total.

[0033] Those units won by the house are placed in the money rack like any other house win. Alternatively, the house may have the Dealer place the units won by the house into a specially designated section of the money rack or other suitable location if the house wishes to track the performance of the SKINS wager activity. The units won by the Dealer comprise the house edge for the SKINS feature of the game.

[0034] The SKINS wager is a mandatory bet and a part of the game; however there can be no SKINS pot without at least two participating players. In the event of a carryover SKINS pot, new players may not enter the SKINS pot game until the carryover pot has been decided. The house may choose to limit the number maximum number of carryover rounds to a specific number, e.g. ten. If the SKINS pot is not won after ten rounds of play, the SKINS pot would then be split equally among the players who tie with the highest numerical total two card starting hand on the tenth round of play.

[0035] In other preferred embodiments of the present invention, certain modifications may be made to the method of play described above.

[0036] For example, the SKINS wager may be an optional bet instead of a mandatory wager. In this version, only the players who have made the SKINS wager are eligible to win the SKINS pot.

[0037] Another modification relates to how the house receives revenue from providing this SKINS feature for the players. Instead of removing bets from the SKINS pot when the dealer has Blackjack, the house may take a 5% rake from the first round of play of the SKINS pot game. This 5% rake would not apply to any carryover rounds. The percentage raked from the game could also be higher or lower than 5% as desired by the house. Also, this rake may continue on subsequent rounds of play in the event of a carryover SKINS pot. Such additional rakes may be a different percentage amount than the initial rake percentage. Also, the rake can be a flat amount rather than a percentage.

[0038] The method of the present invention can also be adapted to be played on an electronic or video gaming machine that is configured to display a Twenty-One game. In this embodiment, the gaming equipment is provided with multiple player stations at which the players are all playing against a single dealer. All of the players would also be competing among one another for the SKINS pot of pooled wagers. It is also possible to practice the method of the present invention in either a live format or a virtual format presented over a network of interlinked stations connected by means of a wide area or even world wide computer network.

[0039] While the invention has been illustrated with respect to several specific embodiments thereof, these embodiments should be considered as illustrative rather than limiting. Various modifications and additions may be made and will be apparent -to those skilled in the art. Accordingly, the invention should not be limited by the foregoing description, but rather should be defined only by the following claims.

What is claimed is:

- 1. A method for playing a modified Twenty-One game having at least two players and a dealer comprising:
  - a) each player making a first wager to participate in the Twenty-One game and a second wager to participate in a SKINS game feature, an accumulation of at least a portion of the second wagers comprising a SKINS pot;
  - b) dealing two cards to each player and two cards to the dealer;
  - c) determining the numerical total of each player's first two cards according to the conventional manner of play of Twenty-One;
  - d) if at least two players have the same highest numerical total of the first two cards, then carrying over the SKINS pot to a next round of play of the game;
  - e) if a single player has the highest numerical total of the first two cards, awarding that player the SKINS pot;

- f) allocating at least a portion of the SKINS pot to a gaming operator who is offering the game to the players; and
  - g) determining the outcome of each player's first wager according to the conventional manner of play of the Twenty-One game.
2. The method of claim 1 in which the allocation of at least a portion of the SKINS pot occurs whenever the dealer has a numerical total of 21 on the dealer's first two cards and no player has a numerical total of 21 on the player's first two cards.

- 3. The method of claim 1 in which the allocation of at least a portion of the SKINS pot comprises a predetermined percentage of the second wagers.
- 4. The method of claim 3 in which the percentage is five percent.
- 5. The method of claim 1 in which the allocation of at least a portion of the SKINS pot comprises a flat predetermined amount of the second wagers.

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