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(54) METHOD OF PLAYING A THREE DICE GAME

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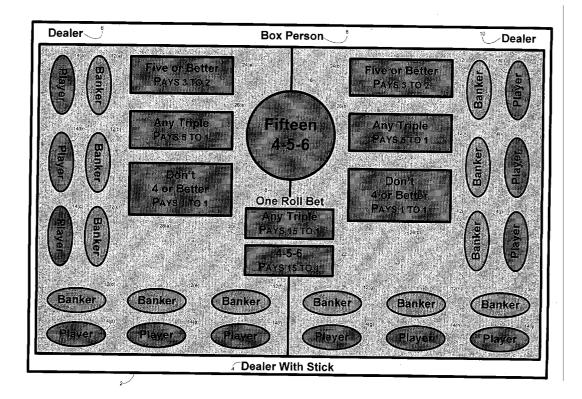
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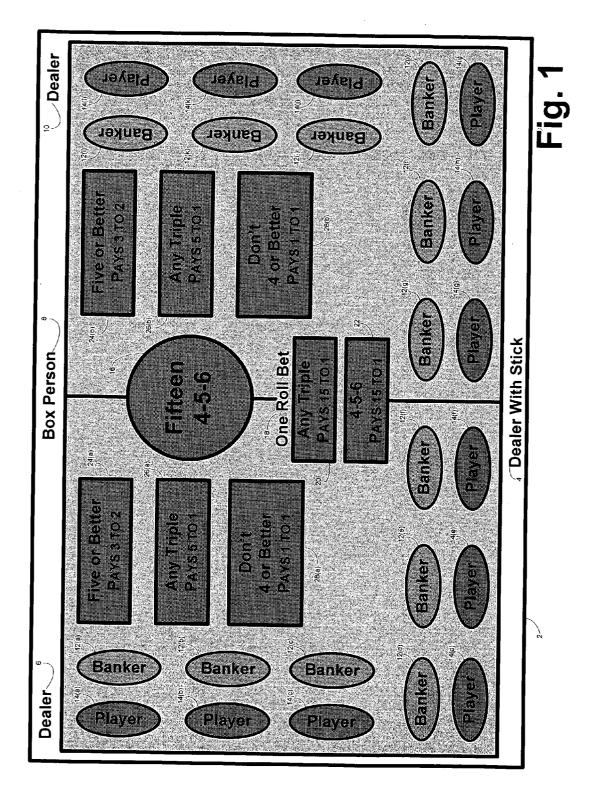
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(57) **ABSTRACT**

A method for playing a three dice game by at least two participants, in which one participant is the banker, and the remaining participants are players. The banker establishes a bank, and the players bet against the banker. The dice are rolled first by the banker. Each roll is either an automatic win, an automatic loss, or a point. An automatic win is a triple, a 4-5-6, or a double and a 6. An automatic loss is a 1-2-3, or a double and a 1. When the banker rolls a double, and the remaining die is a 2, 3, 4 or 5, that remaining die determines the point, against which the players bet. Each player then rolls either an automatic win, and automatic loss, or a point. Where the player rolls an automatic win or a point that is higher than the banker's point, the player wins up to the amount that the player has bet, or the amount of the bank, whichever is less. If the player rolls an automatic loss, or a point that is lower than the banker's point, then the player loses the bet. Where a casino supervises the game, then the casino acts as a co-banker, guaranteeing the difference between the bank and a winning player's bet, and collecting the difference when the banker wins. The bank is passed when a 4-5-6 is rolled. The casino also permits other bets by anyone. Where the bet is placed for "any triple," and the next roll is a triple, then the casino pays 15 to 1. Where the bet is placed for "4-5-6," and the next roll is a 4-5-6, then the casino pays 15 to 1. Where the bet is upon a point that is 5 or better, and on or before the roller reaches decision, the roller achieves a point that is 5 or better, the casino pays 3 to 2. Where the bet is any triple, and on or before the roller reaches decision, the roller rolls any triple, the casino pays 5 to 1. Where the bet is a point that is not 4 or better, and on or before the roller reaches decision, the roller fails to achieve a point that is 4 or better, the casino pays 1 to 1.





CONTINUING DATA

[0001] The instant application corresponds to provisional Patent Application Serial No. 60/335,124, filed Oct. 24, 2001, and, in accordance with 35 U.S.C. §119(e), benefit from the earlier filing date is claimed. The entirety of the aforementioned provisional Patent Application is hereby incorporated herein, by reference.

FIELD OF THE INVENTION

[0002] The present invention relates to the field of games of chance involving dice, and more particularly to a dice game involving three dice with at least two players, in which one of the players acts as the banker covering the bets and rolling the dice and one or more additional players play and bet against the banker's role, a role which is either an automatic winner, automatic loser, or point establishment which enables further roles by the players that are either of greater point value (hence beating the banker).

BACKGROUND OF THE INVENTION

[0003] A plurality of different dice games have existed on the market, some involving single, double and even triple dice used in tandem. In general a dice is a cube having an inherent six sides, in which each of the sides has a unique number of demarcations, which add to the numbers 1 through 6.

[0004] Dice games exist, but none comprise the unique steps and gambling odds indicated herein. In particular, U.S. Pat. Nos. 5,413,351, 5,490,670, 5,513,851, 5,556,101, 5,662,330, 5,695,192, 5,700,010, 5,788,240, 5,791,649, 5,791,651, 5,829,748, 5,851,010, 5,879,006, 6,209,874, 6,336,633, 6,405,566, and 6,422,563 are known. Yet, none of these dice games include the ability of one participant to act as a bank, betting first, and against the other participants, where a casino acts as a co-banker.

[0005] Thus, it is an object of the invention to provide a fun and profitable gambling environment, in which participants can act both as bankers and players, and a casino, if involved, can act as a guarantor, thereby receiving revenue and supervising the game, which is hotly played by participants.

SUMMARY OF THE INVENTION

[0006] The various features of novelty which characterize the invention are pointed out with particularity in the claims annexed to and forming a part of the disclosure. For a better understanding of the invention, its operating advantages, and specific objects attained by its use, reference should be had to the drawings and descriptive matter in which there are illustrated and described preferred embodiments of the invention.

[0007] The foregoing objects and other objects of the invention are achieved through a method for playing a three dice game by at least two participants, in which one participant is the banker, and the remaining participants are players. The banker establishes a bank, and the players bet against the banker. The dice are rolled first by the banker. Each roll is either an automatic win, an automatic loss, or a point. An automatic loss is a 1-2-3, or a double and a 1. When the banker rolls a double, and the remaining die is a 2, 3, 4

or 5, that remaining die determines the point, against which the players roll. Each player then rolls either an automatic win, and automatic loss, or a point. Where the player rolls an automatic win or a point that is higher than the banker's point, the player wins up to the amount that the player has bet, or the amount of the bank, whichever is less. If the player rolls an automatic loss, or a point that is lower than the banker's point, then the player loses the bet.

[0008] Where a casino supervises the game, then the casino acts as a co-banker, guaranteeing the difference between the bank and a winning player's bet, and collecting the difference when the banker wins. The bank is passed when a 4-5-6 is rolled by one of the players.

[0009] The casino also permits other bets by anyone. Where the bet is placed for "any triple," and the next roll is a triple, then the casino pays 15 to 1. Where the bet is placed for "4-5-6," and the next roll is a 4-5-6, then the casino pays 15 to 1. Where the bet is upon a point that is 5 or better, and on or before the roller reaches decision, the roller achieves a point that is 5 or better, the casino pays 3 to 2. Where the bet is any triple, and on or before the roller reaches decision, the roller rolls any triple, the casino pays 5 to 1. Where the bet is a point that is not 4 or better, and on or before the roller reaches decision, the roller fails to achieve a point that is 4 or better, the casino pays 1 to 1.

[0010] Other features of the present invention will become apparent from the following detailed description considered in conjunction with the accompanying drawings. It is to be understood, however, that the drawings are designed solely for purposes of illustration and not as a definition of the limits of the invention, for which reference should be made to the appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

[0011] In the drawings, wherein similar reference characters denote similar elements through the several views:

[0012] FIG. 1 is a planar view of a board of a game for playing the preferred embodiment of the subject invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0013] In accordance with the subject invention, FIG. 1 shows board 2 employed for the purposes of playing the preferred method embodiment of the subject invention. It should be appreciated that other boards may be employed without departing from the letter and spirit of the inventive method. Indeed, the game can be played with no board at all, provided the method is employed. However, the board 2, shown in FIG. 1, is the currently preferred game surface for playing the game, and provides locations for organization of the gaming participants, including the casino and players, as well as a place for tossing the three dice involved in the game, and locations for placing dollars or chips representative of bets, all as explained in greater detail below.

[0014] In particular, the preferred embodiment employs three dealers, typically presented by the casino. The casino has involvement in the game, supervising the honesty of the participants, and acting, at the casino's election but not by requirement, as guarantor of the banker/player, in a "cobanker" capacity, as discussed in greater detail below. These three dealers stand or sit at positions located adjacent to the indicated places in **FIG. 1**. In particular dealer with the stick, also called the "stick man" is at position **4**, and each of positions **6** and **10** are locations for other dealers on behalf of the casino. Also included is a box person, located at position 8, who is also present on behalf of the casino, but is not required for practice of the inventive method. The stick man, located at position 4, controls the play of the game by acting in a supervisory capacity. In particular, stick man, at position 4, calls out the steps of the method of the game, collects the dice, collects on behalf of the bank, and preserves the overall integrity of the game.

[0015] The board 2, shown in FIG. 1, indicates positions 12(a) through 12(l) as "banker" positions, and positions 14(a) through 14(l), as "player" positions. Banker positions 12(a) through 12(l) and player positions 14(a) through 14(l)permit a total of twelve players to play against a banker. In other words, during the course of play, as explained herein, the players place their bets (money or chips) in player positions 12(a) through 12(l), and the banker covers the bets by placing money or chips in the banker position(s) 12(a)through *l*). Each participant in the game stands (or sits) around the board 2 which permits twelve players in this embodiment. (A minimum of two participants are required for this game, one to act as banker, and one as a player. Typically, an additional participant is present, acting as the casino. The greater the number of participants, the greater the amount of money involved. However, the game may be played with fewer people than that shown in FIG. 1, without deviating from the spirit or scope of the invention, since the total of twelve participants (plus the casino) as shown may involve a large group that may be difficult to manage, and hence a smaller game board, with fewer participants, may be employed. Also, the casino may opt for a smaller number of players, thereby increasing the number of tables at which players may play.)

[0016] Each participant has, in front of his or her respective station about board 2, a player 14 and banker 12 ellipse in front of the participant for the purposes of placing money or chips down in the ellipse at the proper time of play.

[0017] Key to the preferred embodiment is the passing of the banker role (counterclockwise) which occurs when the banker quits (taking his money and leaving the table before a decision, as discussed in greater detail hereinbelow), or passes the bank before betting and rolling (also as discussed). Also, if a player rolls a 4-5-6 (rolling is explained in greater detail below), then that player automatically becomes the banker for the next round of rolls, unless that participant declines, in which case the banker role is passed clockwise to the next person prior to the next round. If a player rolls a 4-5-6, the other players still continue to roll against the original banker, until the round is completed. The round is completed when each player has rolled against the banker. If, during the course of completing the round, another player also rolls 4-5-6, then the bank does not change position, and remains in the original position, with the original banker remaining as the banker for the next round (unless that banker elects to quit). The participants need not move as the bank is passed, since the board permits each participant to remain in his/her station while having immediately in front of the participant either a player circle (14 (a through l)) or a banker position (12 (a through l)).

[0018] Board 2 also indicates the preferred name of the game ("fifteen 4-5-6") at position 16. Also shown are a plurality of additional betting boxes 18, 20, 22, 24(a), 24(b), 26(a), 26(b), 28(a) and 28(b). The specifics of these bets, which are generally all covered by the casino, are explained in greater detail under the course of play, below.

[0019] As can be seen in **FIG. 1**, game board **2** is a crap-like table, enabling the rolling of three dice. Each dice is traditional, known to one of ordinary skill in the art, having markings on its six sides, each of which side summing to each of 1 through 6.

[0020] The game begins with the player positioned to the left of the stick man (the position of the stick man is position 4, and to the left is position 12(f)/14(f) on the board 2) being offered the banker role. If that player declines, then the next counterclockwise player is offered the banker role, and this process continues counterclockwise, and sequentially, until a participant accepts the banker role. Once the banker role is established, the banker puts a sum of money, called the "bank," down in the banker ellipse directly in front of that participant. This sum constitutes the "bank" amount and represents the maximum amount that the banker participant can lose. It also limits the amount that the banker participant can only replenish the bank amount in between rounds, and during the round the bank is thereby established.

[0021] After the banker participant and bank amount are established, a bet is established by each player. Each player places that bet in the player ellipse immediately in front of that player. The banker then rolls to establish a "point," or to enable an automatic winner, or an automatic loser. The outcome of a play is called a "decision," which will occur when the banker rolls an automatic loser, or when the banker establishes a point and all of the players have rolled against the point, either winning (by getting a higher number), or achieving a tie (called a "push"), or losing (by getting a number lower than the point).

[0022] To establish a point, two dice must land on the same number, and the third die must land on a number different from the same number achieved by the other two dice. If the die with a different number lands on 2, 3, 4 or 5, than that number is the point. For example, if two dice land on 4 and the other die lands on 3, then the point will be 3.

[0023] The banker achieves an automatic win, when the banker rolls "4-5-6." 4-5-6 means that one die lands on a 4, one on a 5, and the last on a 6. Likewise, the banker's rolling of "triples" is an automatic winner. Triples means that the three dice each land on the same number. Lastly, an automatic winner occurs when the banker rolls a point of 6. This means that two dice land on the same number (thereby rendering the third die the "point"), and the last die is a 6 (thus the point is 6). Automatic wins enable the banker to simply collect all the bets on the board **2**.

[0024] The banker achieves an automatic loss, when the banker rolls "1-2-3." 1-2-3 means that one of each of the die land on 1, 2 and 3, respectively. Likewise, an automatic loss occurs when the point is 1. In this case, two die are the same number, and the third die is a 1. Automatic loser enables each player to collect up to the terms of the bet, and up to the amount that the banker has placed in the banker's circle (**12** (*a* through *l*)), unless the casino has guaranteed the bank.

[0025] Once the banker establishes the point, each player rolls to try to "beat" the point. Beating the point means that a player rolls the three dice, two land on the same number, and the third lands on a number that is greater than the point. Each player rolls until that player establishes a point (or an automatic winner or automatic loser). Thus, if a player rolls

the three dice and two of the dice do not show the same number, then that player rolls again, and again, until that player achieves a point. If the player's point is less than the banker's point, then the player loses. If greater, than the player wins. Each player plays against the banker's point, and such playing is clockwise from the banker. If a player wins, then the amount of money is taken from the bank in a sum equal to the amount that player bet. If the banker wins or there is a push (a tie), then the money for the player and the banker are put to the side. In other words, if the banker wins, the amount of the player's bet is extracted from the bank, and the player's money and the banker's matching money, is put to the side, and cannot be lost even if subsequent players beat the point, and win against the banker.

[0026] It is observable that during play, the banker's bank may be eliminated. Subsequent players then may not win any money, even though they may beat the point. To overcome this limitation, the casino may act as a co-banker, guaranteeing the bet. The casino must elect to act as a co-banker in advance of a round. If the casino acts as a co-banker, then whatever cannot be covered by the bank, including a win over another player, during the course of a round, is collected by the casino. As further incentive for a casino's participation, 5% of all money is paid to the casino, regardless of who wins any round. Thus, while acting as co-banker, the casino can win all bets that cannot be covered by the banker during the course of a round, as well as 5% of all bets placed, regardless of the winner.

[0027] If there is no co-banker provided, then a player who wins can only collect the amount that he has bet, up to the amount remaining in the banker's bank. If the banker has less money than the player has bet, the player will have to settle for the amount in the bank. If the player loses the bet, then he pays the amount in the bank, providing he had more money in the player ellipse than the banker had in his banker wagering ellipse. If the player loses the bet, and the banker has more money in the bank, then the player loses the entire amount of his wage, and the player's wage, matched by the bank, is put aside for the banker to collect upon winning the round.

[0028] When the round is completed, all of the money won by the banker is put in the bank for subsequent rounds, unless the banker then resigns and leaves the table with the amount in the bank. As indicated above, if this should occur, then the bank is offered counterclockwise from the banker, until another player accepts the role and establishes a new bank.

[0029] As indicated, if the banker throws an automatic winner or an automatic loser in any round, no one can throw the dice in an attempt to beat automatic winners or automatic losers. The banker must pay if he throws an automatic loser (the amount each player has bet up to the amount in the bank, unless the casino is a co-banker guaranteeing any excess amounts of liability), or is paid if he rolls an automatic winner. In the instance of an automatic winner, the banker collects the bets placed by the players, up to the match of the amount in the bank, and all those winnings are placed in the bank for subsequent rounds.

[0030] To assist in determining odds, Tables I and II are provided. Table I shows 108 "all decisions" for rolls, and the outcome for each. Table II shows 107 "non-decisions"

meaning that for each, the banker or player rolling those rolls must roll again. The series of three numbers under the row "rolls" indicates the number on each of the three dice during that roll.

[0031] To summarize the play, the round begins with the casino indicating that it is co-banker, and the stick man calls "bank is coming out, all bets down." The banker places his bank in the banker's ellipse, and the players place their initial bets in the players' ellipses.

[0032] The banker then rolls. If the banker does not roll an automatic winner or automatic loser, and does not establish a point, then he rolls until one of those three options is achieved. If an automatic winner, then he collects each bet from each player. If an automatic loser, then he pays clockwise, until the bank is extinguished by, for each player, matching his bet against their bets, until the maximum of the bank is achieved. If a point is established, then each player rolls, rolling either an automatic winner, loser, or a point. If an automatic winner or a point is achieved greater than the bank's point, the player wins and collects a matched amount from the bank, until the bank is extinguished. In each instance in which the bank is extinguished, the casino covers, and collects all remaining amounts of wins from the table. For pushes, the money is set aside.

[0033] The plurality of additional betting boxes 18, 20, 22, 24(a), 24(b), 26(a), 26(b), 28(a) and 28(b), are operated by the casino, in which the outcome, as indicated, determines the payment, as indicated for each. It can be appreciated that for box 28(b) ("don't 4 or better"), there are 51 ways for the player to win, and 57 ways for the casino to win. Hence, this box 28(b) has even odds "pays 1 to 1." Box 24(a) and 24(b)("five or better for decision"), possesses 42 ways for the player to win and 66 ways for the casino to win. Hence box 24(a) and 24(b) pays "3 to 2," as indicated. Any triple boxes 26(a) and 26(b) have 6 ways ro the player to win, and 102 ways for the casino to win, and hence pays "5 to 1," as indicated. "One roll bet" box 18 refers to "any triple" box 20 and "4-5-6" box 22, for which there are 6 ways to win and 209 ways for the casino to win. These boxes hence "pay[s] 15 to 1.'

[0034] While there have been shown, described and pointed out fundamental novel features of the invention as applied to preferred embodiments thereof, it will be understood that various omissions and substitutions and changes in the form and details of the device illustrated and in its operation may be made by those skilled in the art without departing from the spirit of the invention. It is the intention, therefore, to be limited only as indicated by the scope of the claims appended hereto.

TABLE I

Rolls	Outcome
111	Auto win
112	Point is 2
121	Point is 2
211	Point is 2
113	Point is 3
131	Point is 3
311	Point is 3
114	Point is 4
141	Point is 4
411	Point is 4

TABLE I-continued

TABLE	I-continued	
Rolls	Outcome	
115	Point is 5	
151	Point is 5	
511	Point is 5	
116 161	Auto win Auto win	
611	Auto win	
222	Auto win	
221	Auto loss	
212	Auto loss	
122	Auto loss	
223	Point is 3 Point is 3	
232 322	Point is 3	
224	Point is 4	
422	Point is 4	
242	Point is 4	
225	Point is 5	
252	Point is 5	
522 226	Point is 5 Auto win	
262	Auto win	
622	Auto win	
333	Auto win	
331	Auto loss	
313	Auto loss	
133 332	Auto loss Point is 2	[0035]
323	Point is 2	
233	Point is 2	
334	Point is 4	
433	Point is 4	124
343	Point is 4	142
335 353	Point is 5 Point is 5	214
533	Point is 5	241 421
336	Auto win	412
363	Auto win	125
633	Auto win	152
444	Auto win	251
441 442	Auto loss Point is 2	215
144	Auto loss	512 521
414	Auto loss	126
244	Point is 2	162
424	Point is 2	216
443	Point is 3	261
434 344	Point is 3 Point is 3	612
445	Point is 5	621 134
454	Point is 5	134
544	Point is 5	431
446	Auto win	413
464	Auto win	314
644 555	Auto win Point is 5	341
551	Auto loss	
515	Auto loss	
155	Auto loss	I claim:
552	Point is 2	1. A me
525	Point is 2	(a) actal
255 553	Point is 2 Point is 3	(a) estal
535	Point is 3	(b) estal
355	Point is 3	
554	Point is 4	(c) deter
545	Point is 4	of the
455	Point is 4	(d) plac
556 565	Auto win	· · · · ·
565 655	Auto win Auto win	banke
661	Auto loss	(e) rolli
616	Auto loss	
166	Auto loss	(f) esta
662	Point is 2	consi
		or a j

	$\begin{array}{c} 626\\ 266\\ 663\\ 636\\ 366\\ 664\\ 646\\ 466\\ 665\\ 656\\ 566\\ 666\\ 456\\ 546\\ 645\\ \end{array}$		Point is 2 Point is 2 Point is 3 Point is 3 Point is 3 Point is 4 Point is 4 Point is 4 Point is 5 Point is 5 Point is 5 Point is 5 Auto win Auto win Auto win		
	564 465 123 132 213 231 321 312		Auto win Auto loss Auto loss Auto loss Auto loss Auto loss Auto loss Auto loss		
[0035]					
TABLE II					
$124 \\ 142 \\ 214 \\ 241 \\ 421 \\ 412 \\ 125 \\ 152 \\ 251 \\ 215 \\ 512 \\ 521 \\ 126 \\ 162 \\ 216 \\ 261 \\ 126 \\ 126 $	$\begin{array}{c} 135\\ 153\\ 351\\ 315\\ 513\\ 136\\ 163\\ 361\\ 316\\ 613\\ 631\\ 145\\ 154\\ 541\\ 514\\ 541\\ 511\\ \end{array}$	165 561 516 615 234 243 324 342 423 235 253 532 532 532 532 352	$\begin{array}{c} 264\\ 642\\ 624\\ 462\\ 245\\ 254\\ 542\\ 524\\ 425\\ 452\\ 256\\ 265\\ 652\\ 625\\ 526\end{array}$	365 536 563 645 653 346 364 643 634 463 436	

A method for playing a three dice game, comprising:

345

establishing at least one player;

- establishing one banker;
- determining a bank by said banker in advance of a roll of the dice;
- placing a bet by said at least one player after said anker's bank is placed;
- rolling the dice by the banker;
- establishing an outcome selected from the group consisting of an automatic winner, an automatic loser, or a point, wherein:

- (1) an automatic winner is established when: (a) the three dice land on the same number; (b) of the three dice, one of each lands on 4, 5 and 6; and (c) two dice land on the same number and the third die lands on a 6;
- (2) an automatic loser is established when: (a) of the three dice one of each lands on 1, 2 and 3; and (b) two dice land on the same number and the third die lands on a 1;
- (3) a point is established when the three dice do not comprise an automatic winner or an automatic loser, and when two dice land on the same number, and the third die lands on a number selected from the group consisting of 2, 3, 4 and 5, and the point is the number on the third die;
- (g) determining a decision, comprising the following steps:
 - (1) where an automatic loser is established, then determining a decision in which the banker gives the banker's bank to the at least one player up to a payout amount selected from the group consisting of the larger of the smaller of the banker's bank and the at least one player's bet;
 - (2) where an automatic winner is established, then determining a decision in which the at least one player gives the at least one player's bet to the banker;
 - (3) where a point is established by the banker, then rolling the dice by the at least one player to establish an outcome in accordance with step (f), wherein:
 - (a) where the outcome is an automatic winner, then determining a decision in which the banker at least one player wins, and the banker gives the banker's bank to the at least one player in the payout amount;
 - (b) where the outcome is a point that is greater than the banker's point, then determining a decision in which the at least one player wins, and the banker gives the banker's bank to the at least one player in the payout amount; and
 - (c) where the outcome is an automatic loser, then determining a decision in which the at least one player loses, and the at least one player gives the at least one player's bet to the banker;
 - (d) where the outcome is a point that is less than the banker's point, then determining a decision in which the at least one player loses, and the at least one player gives the at least one player's bet to the banker;
 - (e) where the outcome is a tie, then determining a decision of a push, in which the at least one player's bet is returned to the at least one player, and an amount from is held from the banker's bank equal to the at least one player's bet; and
 - (f) where the outcome is other than an outcome selected from the group consisting of (g)(3)(a) through (g)(3)(e), then rolling the dice by the at least one player until the outcome is selected from that group.

2. The method of claim 1, further comprising the steps of establishing a casino in advance of step (c), wherein said casino acts as a co-banker, guaranteeing the at least one player's bet, such that where the payout amount is less than the at least one player's bet, the casino pays the difference.

3. The method of claim 2, wherein the casino further acts as administrator of the game, announcing the steps, and supervising the payment of bets.

4. The method of claim 2, wherein the casino pays upon casino-backed bets that are placed in advance of the next roll of the dice by the banker or by at least on player and are determined based upon the outcome of the roll, selected from the group consisting of:

- (a) where the bet is placed for "any triple," and the next roll is a triple, then the casino pays 15 to 1;
- (b) where the bet is placed for "4-5-6," and the next roll is a 4-5-6, then the casino pays 15 to 1; and
- (c) combinations of (a) and (b).

5. The method of claim 2, wherein the casino pays upon casino-backed bets that are placed in advance of a decision with respect to the roller, comprising the then rolling banker or at least one player, and are determined on or before that decision, selected from the group consisting of:

- (a) where the bet is upon a point that is 5 or better, and on or before the roller reaches decision, the roller achieves a point that is 5 or better, the casino pays 3 to 2;
- (b) where the bet is any triple, and on or before the roller reaches decision, the roller rolls any triple, the casino pays 5 to 1;
- (c) where the bet is a point that is not 4 or better, and on or before the roller reaches decision, the roller fails to achieve a point that is 4 or better, the casino pays 1 to 1; and

(d) combinations of (a) through (c).

6. The method of claim 1, wherein the at least one player becomes the banker upon rolling a 4-5-6 during any round.

7. The method of claim 1, wherein multiple rounds are played comprising the steps (a) through (g) repeated a multiplicity of times.

8. The method of claim 7, wherein the banker redetermines the bank between one or more of said multiple rounds.

9. The method of claim 2, wherein the casino provides a stick man.

10. The method of claim 9, wherein the player left of the stick man is established as the banker.

11. The method of claim 2, wherein the decision is that the at least one player wins, and the bank is insufficient to pay said at least one player, then comprising the step of the casino paying the at least on player the difference between the amount in the bank, and the amount of the at least one player's bet.

12. The method of claim 2, wherein the casino is paid a percentage of all bets placed.

13. The method of claim 2, wherein any amounts that cannot be covered by the banker are collected by the casino.

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