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(54) **POINT-COUNT PAI GOW GAME**

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(57) **ABSTRACT**

A casino has at least one player placing a first wager. The dealer deals a first number of cards to the at least one player and a second number of cards to the dealer. The player views the first number of cards to see if fewer than all cards can be rearranged to form a qualifying HIGH hand. Only if the less than all cards can be rearranged to form the qualifying hand, the at least one player places an additional wager, or the player must fold. The player places a remainder of cards to form a LOW hand. The dealer rearranging a second number of cards to form a dealer HIGH hand and a dealer LOW hand and separately compares the at least one player's HIGH hand to the dealer's HIGH hand and the dealer's LOW hand to the player's LOW hand on the basis of the highest point count total in the HIGH hand and lowest point count total in the LOW hand. Wagers are resolved according to specific rules.
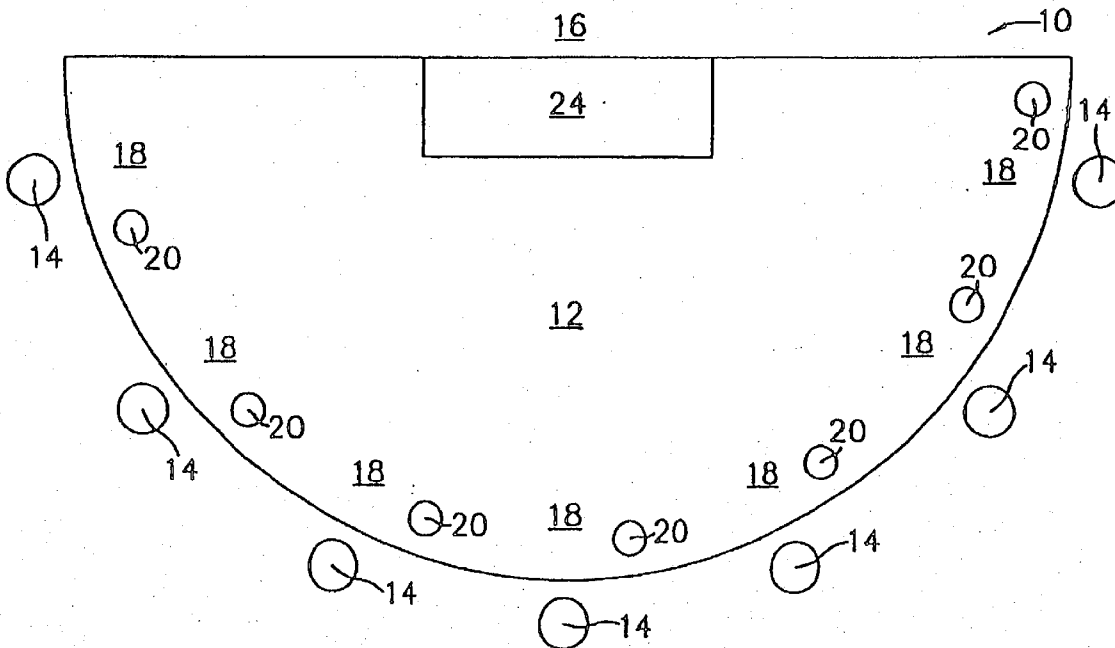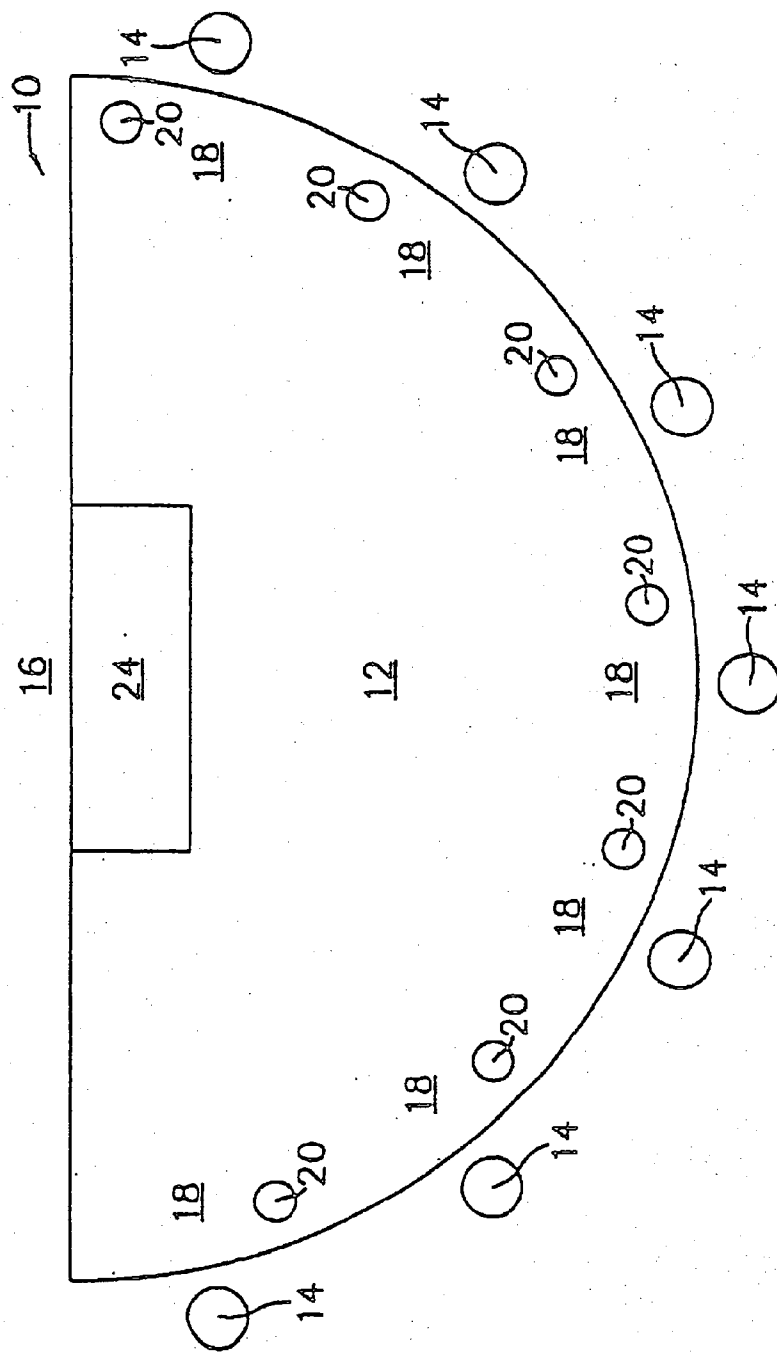
FIG. 1

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# POINT-COUNT PAI GOW GAME

## BACKGROUND OF THE INVENTION

[0001] 1. Field of the Invention

[0002] The present invention is directed to a game of chance, and more particularly to a Pai Gow poker-type card game having a non-poker hand play primary game play and which may include supplemental wagers.

[0003] 2. Background of the Art

[0004] Casino card games wherein a player receives a plurality of cards which are then divided into at least two hands are known in the art. One such game is Pai Gow poker. In the standard game of Pai Gow poker, a player is dealt seven cards after posting an initial bet, which the player then arranges into a two-card "low" hand (lower of the two hands, not a "low hand" and played in Hi-Lo poker variants) and a five-card "high" hand (highest poker rank of the two hands). The strength of each hand is determined using standard poker rankings, with two aces being the best (highest possible rank) "low" hand, and a royal flush (or five-of-a-kind with the Joker wild card) being the best high hand. The player may divide his seven cards into any combination provided that the player's high hand outranks the player's low hand.

[0005] In Pai Gow, a dealer also receives seven cards which are similarly arranged into the best two-card low hand and five-card high hand. The player's initial bet is resolved by comparing the player's high hand to the dealer's high hand, and comparing the player's low hand to the dealer's low hand. Typically, if the player's high hand and low hand both outrank the dealer's high hand and low hand, i.e., if the player wins both hands, the initial bet is paid evenly. If either the player's high hand or the player's low hand outranks the dealer's high hand or the dealer's low hand, i.e., the player wins one of the two hands, a "push" results, wherein the initial bet is returned to the player. If the dealer's high and low hands outrank the player's high and low hands, such that the player loses both hands, the initial bet is forfeited. Typically a commission of approximately 5% is taken from any amount won by the player. In the event that a dealer's hand and a player's hand are of the same poker rank, the dealer wins.

[0006] In a typical Pai Gow game, there are six player positions and one dealer position for a total of seven positions. After each player posts an initial bet, a random number generator is used to determine which position receives the first set of seven cards. Dealing then continues in a clockwise direction from the selected position. Once all players have divided their cards into a high hand and a low hand, the dealer cards are revealed and arranged according to the rules of the particular establishment. Player hands are then compared to the dealer's hand to resolve the initial bets.

[0007] U.S. Pat. No. 5,863,041 (Boylan) describes a method of playing a Pai Gow poker wagering game in which an Ante bet is initially wagered and a Bonus bet is also wagered by at least one player. Seven cards are then dealt to each player and the dealer, and arranged into a two-card low hand and a five-card high hand. The ante bet of each player is then paid off to in the usual manner for Pai Gow poker. Thereafter, a best five out of seven card poker hand is arranged by the dealer for each player from the seven cards initially dealt to the player, and the bonus bet is paid off if the best poker hand has a poker rank equal to or better than a first predetermined rank (e.g., a straight) but less than a second predetermined rank (e.g., a royal flush or five-of-a-kind in a wild card game).

[0008] U.S. Pat. No. 6,007,424 (Evers) describes a method, device and system for playing a new game of Pai Gow Poker. For a push, the player's high hand must have a higher ranking the dealer's and be Jacks or better. All other hands are losses. The method provides for greater payoffs if the player has one of a plurality of payoff qualifying holdings. The device includes a processor programmed to play the game according to the method. The system provides for linking devices to amass a progressive jackpot should the player obtain a qualifying holding. At least one pre-determined holding of the player's high hand is designated as a qualifying "bad beat" combination. If the player obtains the bad beat combination and loses the hand, the player is paid an amount according to a payout schedule.

[0009] U.S. Pat. No. 5,931,472 (Mostashari) describes an improved game of Pai Gow which includes offering the player an optional bonus wager. Should the tiles of the Player's hand match any predetermined bonus outcome tile combination, the Player receives a reward for their bonus wager regardless of whether or not the Player has won their hand according to the rules of Pai Gow.

[0010] U.S. Pat. No. 6,070,876 (Ko) describes an improved game of Pai Gow that includes offering the player an optional bonus wager. Should the tiles of the Player's hand match any predetermined bonus outcome tile combination, the Player receives a reward for their bonus wager regardless of whether or not the Player has won their hand according to the rules of Pai Gow. The game also provides the option to make a tie wager.

[0011] U.S. Pat. No. 6,113,103 (Ko) teaches a variation of Pai Gow Poker known as Dragon Poker. A player posts a wager and is dealt a first four of seven cards face down. A bank is dealt a first a first four of seven cards, three of which are dealt face up. The player is then given an option of surrendering and receiving a return of a portion of the wager. With the surrender, the player's participation in the game is at an end. The player who does not surrender is a surviving player who may be given an option of increasing the wager. The surviving player and the bank are each dealt three additional cards to enable formation of a player back hand and a player front hand and formation of a bank back hand and a bank front hand. After the hands are formed, the wager is resolved.

[0012] U.S. Pat. No. 5,584,486 (Franklin) describes a method of playing a game of Pai Gow poker comprising: a player placing a first wager; a player placing a jackpot bet; and a dealer dealing seven cards to himself and to said player. Each player arranges his/her cards into a low hand including two of said seven cards and a high hand including five of said seven cards. Each player evaluates the cards and determines whether the cards comprise a predetermined jackpot card holding of a low hand pair and a high hand of one of (i) four aces and the joker, (ii) a royal flush, (iii) a straight flush, (iv) four of a kind, (v) full house, (vi) flush or (vii) straight. Players are paid a jackpot amount if the player has a jackpot holding. The winner of the first wager is determined by comparing a low hand of said dealer to said low hand of said player and a high hand of said dealer to said high hand of said player.

[0013] U.S. Patent Publication No. 20060084505 (Yoseloff et al.) describes a multi-player platform that provides multiple player positions for live players to engage in an interactive wagering game with a virtual dealer and virtual cards comprising at least two player positions that enable live players to place wagers on the game. The game comprises the steps of: placing a wager on a Pai Gow game using Pai Gow

hands of seven cards; providing the player in the Pai Gow game with the opportunity to place a side bet wager wherein the outcome of the side bet wager depends on achieving at least a predetermined minimum poker hand rank using the player's seven cards in the Pai Gow hand; providing cards to the player and the dealer to form the player's Pai Gow hand and the dealer's Pai Gow hand, respectively; resolving the Pai Gow game according to the rules of Pai Gow poker; determining the highest ranking poker hand possible using the cards in the player's Pai Gow hand if the player placed the side bet wager; comparing the highest ranking poker hand with the predetermined minimum poker hand rank if the player placed the side bet wager; and providing an award to the player if the highest ranking poker hand is of equal or greater rank than the predetermined minimum poker hand rank.

[0014]    U.S. Patent Publication No. 20050269783 (Snow) describes a method of playing a casino table wagering game with at least two players comprises wagering on an underlying game where players may receive a bonus for obtaining a player hand of at least a predetermined rank; placing a side bet that at least one player of the at least two players will obtain a player hand of at least a predetermined rank; playing a hand of the casino table wagering game to conclusion; determining if at least one of the at least two players has obtained a player hand of said at least a predetermined rank; if a player has not obtained a player hand of at least a predetermined rank, but that player has placed the side bet that at least one player of the at least two players will obtain a player hand of at least a predetermined rank, and if another player has obtained a player hand of at least a predetermined rank, awarding that player a predetermined proportional share of the bonus for obtaining a player hand of at least a predetermined rank.

[0015]    U.S. Patent Publication No. 20050170875 (Snow) describes a method of playing a Pai Gow Poker wagering card game. The method includes the steps of: a) a player placing a wager on a Pai Gow Poker game, b) players placing a second wager against a pay table on a separate poker-type game that uses each player's best five-card hands from each player, c) dealing seven-card hands from a set of cards to six player positions and to one dealer position; d) resolving the Pai Gow game and awarding bonuses to players making the second wager that have a best five-card hand that exceeds a predetermined rank; and e) awarding an additional bonus to players with hands that exceed the predetermined rank if the dealer's best five-card hand is equal to or less than a predetermined rank. An optional envy hand event may be included with the second wager or a special qualifying second or third wager.

[0016]    Although Pai Gow poker has achieved a level of success where it is present in most card rooms, it is desirable to provide additional features to the game that can make it even more attractive and successful.

## SUMMARY OF THE INVENTION

[0017]    The present invention provides a game including an initial bet made by a player, a set of player cards and a set of dealer cards. Each set of cards preferably includes five cards as opposed to the traditional use of seven cards, but games with different numbers of initial cards may be used. The player arranges the player cards into at least a first three-card player hand and at least a second two-card player hand. Preferably the first player hand includes exactly three cards, while

the second player hand includes exactly two cards. Similarly, the dealer arranges the dealer cards into a first three-card dealer hand and a second two-card dealer hand. Preferably the first player hand and the first dealer hand each include three cards, while the second player hand and the second dealer hand each include two cards.

[0018]    At least one novel step in the play of the game is that the underlying competition on at least one hand between the player and the dealer is not based upon poker rankings, but is based upon point count, as is done in blackjack (Twenty-One) and baccarat. In a preferred embodiment, the competition between both three-card hands and two-card hands is based upon point counts. Rank of cards (e.g., individual cards as in a poker hand without pairs) may be used to break ties between player hands and dealer hands.

## BRIEF DESCRIPTION OF THE FIGURE

[0019]    FIG. 1 shows a table layout for a single player against a dealer in one embodiment of a game described within the generic scope of the present invention.

## DETAILED DESCRIPTION OF THE INVENTION

[0020]    A game according to practices within the scope of the generic invention may be described as a method of playing a casino wagering game with player hands competing at least against a dealer hand comprising:

[0021]    at least one player placing a first wager to play the casino wagering game;

[0022]    the dealer dealing a first number of cards to the at least one player;

[0023]    the dealer dealing a second number of cards to the dealer;

[0024]    the player viewing the first number of cards to see if less than all cards in the first number of cards can be rearranged to form a qualifying HIGH hand;

[0025]    only if the less than all cards can be rearranged to form the qualifying hand, the at least one player placing an additional wager to continue play of the casino wagering game, and if the less than all cards cannot be rearranged to form the qualifying hand, the at least one player must fold;

[0026]    if the additional wager has been placed by the at least one player, the player placing a remainder of cards comprising the first number of cards less the less than all cards to form a LOW hand;

[0027]    the dealer rearranging the second number of cards to form a dealer HIGH hand and a dealer LOW hand;

[0028]    separately comparing the at least one player's HIGH hand to the dealer's HIGH hand and the dealer's LOW hand to the player's LOW hand on the basis of the highest point count total in the HIGH hand and lowest point count total in the LOW hand;

[0029]    resolving the wagers in steps comprising comparing the dealer's HIGH hand count to the at least one player's HIGH hand count to determine a player win, loss or tie with respect to the HIGH hands and comparing the dealer's LOW hand count to the at least one player's LOW hand count to determine a player win, loss or tie with respect to the LOW hands, the wagers being resolved according to:

[0030]    if the player's HIGH hand and LOW hand both outrank the dealer's HIGH hand and LOW hand, the wager

and additional wager are paid evenly; if either the player's HIGH hand or the at least one player's LOW hand outranks the dealer's HIGH hand or the dealer's LOW hand, a "push" results, wherein the first bet is returned to the at least one player, and if the dealer's HIGH and LOW hands outrank the at least one player's HIGH and LOW hands, the first bet and additional wager are forfeited. The first number of cards and the second number of cards may preferably consist of five cards. The less than all cards in a HIGH hand may consist of three cards. The total of all cards in a LOW hand may consist of two cards. The qualifying hand may consist of a three-card HIGH hand point count of 17, 18, 19, 20 and/or 21. The method may be practiced wherein an initial tie between player HIGH hand count and dealer HIGH hand count is resolved by comparing rank of individual cards in the player HIGH hand and dealer HIGH hand. The initial tie between player HIGH hand count and dealer HIGH hand count may be resolved by comparing rank of individual cards in the player HIGH hand and dealer HIGH hand. An initial tie between player LOW hand count and dealer LOW hand count may be resolved by comparing rank of individual cards in the player LOW hand and dealer LOW hand. The at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

[0031] Players make at least a single wager in a casino table (or electronic version thereof in video or interne format) wagering game using playing cards or playing card symbols in the play of the game. Each player and each dealer receive multiple cards, preferably at least three cards, and more preferably 5, 6 or 7 cards on the underlying game. Both the players and the dealer will then make two distinct hands, a High Hand and a Low Hand with which to play the underlying game. At least one hand, and preferably both hands are structured to be based upon total point counts of each hand, as opposed to the use of poker ranks. A High Hand must be constructed with 17-21 points, or the player automatically loses, without any evaluation of the dealer's hand. Points are achieved just as with the point counts in blackjack (Twenty-One) and baccarat, with face cards being 10 counts, each card counting the same as the number of the card, and Aces counting as 1 or 11 at the call of the player (or dealer in the dealer hand). Side bets may also be placed on various events, and those side bets will be resoled at appropriate times during play of the game.

[0032] Although many variations are expected and envisioned for play of the underlying gaming technology described herein, the use of a specific underlying example, with a specific number of cards and specific rules can act to describe specific actions within the broad scope of the generic invention. To that end, the following description using a total number of 5 cards to each player and to the dealer will be used in the specific play of the general concepts of this technology. It is to be understood that the specific numbers are to be considered only as examples and not as limits in the practice of the technology unless specifically limited in a claim thereto.

[0033] A player places at least an Ante wager on the underlying game, which shall be referred to as American Pai Gow 21™ game for purposes of this discussion, and referred to as AMPG. After placing at least the Ante wager, the player is dealt exactly five playing cards from a standard 52-card deck with or without a joker, as is used in standard Pai Gow. The joker is optional as it cannot be used in the same manner as a joker in Pai Gow (where it is limited to being an Ace or a card that completes a straight or flush). As there are no poker hands, a great significance of the joker is destroyed. The dealer is also dealt a 5-card hand. The player then forms two distinct hands, one a three-card hand that must have a point count of between (and including) 17-21 points. The remaining two cards form the "Low" 2-card hand. If the player cannot make a 3-card hand with exactly 17, 18, 19, 20 or 21 points, the Ante wager is lost. This would occur if every card in the player's original 5-card hand were a five (5) or lower, so that the total point count of any three cards would not exceed 15. If a hand count of 17-21 can be formed, the player would place playing cards into the appropriate "High 17-21" box or the "Low" box shown in FIG. 1. In a preferred version of the game, the player may or must make a Play wager to remain in the game, even with a qualifying hand. An alternative format is to allow the player to continue the game with a qualifying High 17-21 hand, whether or not any additional wager is made. A play wager range will be defined by the local rules of the game, and may be less than the Ante amount, equal to the Ante, or higher than the Ante (e.g., 2×, 3× Ante). These variations are within the control of the casino or game controller.

[0034] The dealer (or a processor controlling the dealer's randomly provided virtual cards) then organizes the dealer's at least (and usually exactly) 5-card hand into two point count hands. As with Pai Gow poker, there may be rules or customs by which the cards must be distributed between the two hands. A typical rule for the dealer could be that any combination of three cards that totals twenty-one (21) points must be used in forming the dealer's High 17-21 hand. In any event, after the player(s) have qualified and made their decisions on the Play wager and the distribution of cards between the two player hands, the dealer's cards are arranged and displayed.

[0035] After the players' cards and the dealer's cards are exposed, the determination of the win/loss in the underlying game is performed in the following manner. As in Pai Gow poker, the player High hand must beat the dealer High hand, and the player Low hand must beat the dealer Low hand to win. There is a tie declared if one player's High or Low hand beats the dealer's High or Low hand, and there is a loss declared in both player's hands tie and/or lose to both dealer's hands. The basis of the competition is on point count, just as in Twenty-One and baccarat. The higher the point count (in the High hand) without exceeding twenty-one (21), the better the hand. Equal point count totals tie in the game. The lower point count total in the Low hand wins between the two 2-card hands (player's and dealer's) and equal point counts tie. Perfect hands would be two 10-count cards (10's, J's, Q. or K's) and three Aces, from which two separate hands of a 21-count hand and a 2-count hand could be formed (e.g., the High hand would have two 10-count cards and an Ace for 21, and the Low hand would have two one 1-count cards for a count of 2). If the dealer hand cannot qualify with a 17-21 point hand, then the player wins the Ante bet (is paid an equal amount) and the Play wager is a draw.

[0036] To assure that fewer ties (pushes) occur during play of the game, which is an annoyance to the players and to the casino in Pai Gow poker, ties between hands would be to establish rules that determine tie-breaking in events in at least some situations. The tie-breaker rules can also assure that

there will be no ties. One set of tie-breaking rules would be that the highest cards in the High hands would be compared (as in non-pair, non-straight, non-flush poker rankings) and the highest cards determine a winner. For example, if both the player's and dealer's hand totaled 21-points, the hands would be compared as follows:

[0037] 1) The first highest card in each hand would be compared, and the highest card would win;

[0038] 2) If no first highest card won, the second highest card in each hand would be compared; and

[0039] 3) If no first or second highest card won, the third highest card in each hand would be compared.

[0040] 4) The first "win" by either hand would determine the outcome from that High hand comparison.

[0041] 5) If all three comparisons were ties, the rules could then dictate that three-card ties are won by the player, three-card ties are won by the house, or three-card ties are declared as final ties.

[0042] 6) An additional, optional rule could be that any final three-card tie that resulted in a tie would cause the round of play to be a total push so that the player could not lose once a three-card tie has been declared on the high hand.

Point count ties in the Low hand could be similarly resolved to avoid ties. In that case, the first lowest cards would be compared (Aces count as 1 in the Low hand). If there was no tie-breaking event, then the next lowest cards in the 2-card hands would be compared to try to effect a tie-breaker. The rules for the event of the tie-breaker in the 2-card hand could also be two-card ties are won by the player, two-card ties are won by the house, or two-card ties are declared as final ties. In the event that there was an ultimate 2-card hand tie and/or an ultimate 3-card hand tie, specific rules may be selected by the

| | |
|---|---|
| 5-Card 21-count | 1000 to 10 |
| 5-Card 17-20 count | 500 to 1 |
| 4-Card 21 count | 40 to 1 |
| 4-Card 17-20 count | 20 to 1 |
| 3-Card 21-count | 4 to 1 |
| 3-Card 17-20; and | 2 to 1 |
| 2-Card 21. | 1 to 1 |

Different payouts, loosely related to their respective probabilities can be assigned to any or all of these events in the 5-Card hands. The relatively high probability for the totality of these events would probably require that most of these events would have at most a 1:1 payout. It is also to be noted that the 3-4-5 Card same-suited hand with a total between 17-21 points is not a Flush in the standard consideration of poker hands because the point range is so restricted. Other events such as a 5-7-9 same suited 21-count, same-suited Q-K-JOKER, could be used (which is neither a straight nor a flush, as the JOKER would not be wild), and the like could be used for a maximum bonus hand.

Example 1

[0046] The following play of a hand with these general rules will be shown in this example between two players and a dealer. Players 1 and 2 make $10.00 Ante wagers and $5.00 Flush-Up™ wagers. The dealt hands (the dealer's hand is hidden) are:

| DEALER HAND | PLAYER #1 | PLAYER #2 |
|---|---|---|
| Q♠, 10♣, 5♣, 4◇, 3♡ | K♡, Q♡, 9♡, 6♣, 5♣ | J♠, 8◇, 7♡, 7♣, 3♠ |

house to determine, player win, dealer win or final tie, or even a special bonus event or payout.

[0043] Another potential tie-breaker can be used when the initial tie is caused by the player hand and the dealer hand winners are split so that one wins the High hand and the other wins the Low hand. For example, the highest card and the lowest card from each hand may be discarded, and the highest point 3-card hand remaining is the winning hand. In the event that the ultimate outcome is a player win, the player is paid at least even money on the Ante wager and even money on the Play wager.

[0044] In addition to the Ante and possible play wager, there are a number of possible side bets that can be made in the play of the game, with events other than the player versus dealer competitions deciding the outcomes of the games. Shown in FIG. 1, for example, is what is termed a "Flush-Up™" wager which is won when the three cards forming the High hand also are of the same suit. One format for this particular wager could include bonus payments for at least one of the following events, the payout odds being selected by the casino or processor:

[0045] 3-4-5 Card same-suited cards with a total between 17-21 points.

The Player #1 and Player #2 would rearrange their two hands as follows:

Player #1—HIGH K♡, 6♣, 5♣ LOW 9♡, Q♡

Player #2—J♠, 8◇, 3♠ LOW 7♡, 7♣

Viewing these hands, both players have hands with 21 counts for a HIGH hand, but relatively weak LOW hands. Both players would place Play wagers equal to their Ante wagers. Both players would also win their FlushUp™ wagers with 3-Card 21-counts.

[0047] The dealer would rearrange the dealer hand as:

[0048] HIGH—Q♠, 5♣, 4◇, LOW—10♣, 3♡

The results of the underlying game are that Player 1 and 2 win the HIGH competition and both lose the LOW competition and the hand must resolve to a tie breaker.

Example 2

[0049] The following play of a hand with these general rules will be shown in this example between two players and a dealer. Players 1 and 2 make $10.00 Ante wagers and $5.00 Flush-Up™ wagers. The dealt hands (the dealer's hand is hidden) are:

| DEALER HAND | PLAYER #1 | PLAYER #2 |
|---|---|---|
| Q♣, 10♣, 4◇, 3♡, A♣, | K♡, Q♡, 9♡, 6♣, 5♣ | J♣, 8◇, 7♡, 7♣, 3♣ |

The Player #1 and Player #2 would again rearrange their two hands as follows:

Player #1—HIGH K♡, 6♣, 5♣ LOW 9♡, Q♡

Player #2—J♣, 8◇, 3♣ LOW 7♡, 7♣

Viewing these hands, both players have hands with 21 counts for a HIGH hand, but relatively weak LOW hands. Both players would place Play wagers equal to their Ante wagers. Both players would, however, tie the HIGH hand, but lose in the tie-breaker because of the Ace, which is a higher card than any card in the players' hands.

[0050] The dealer would rearrange the dealer hand as:

[0051] HIGH—Q♣, A♣, 10♣, LOW—3♡, 4◇

Because the Ace is used as a 1 value and not a 11 value the Ace is the lowest count in the dealer's high hand which would have player 1 win the high hand and lose the low hand then goes to a 3 card tie breaker losing the game, Player 2 would lose the high hand lose the low hand results losing the game.

[0052] The results of the underlying game are that Player 1 and 2 lose the HIGH competition and both lose the LOW competition and therefore both the Ante and Play wagers are lost. The Ace may be used once (if used for only HI or only Low) or twice (if player declares for both Hi and Low). In the play of the game, a combination of a winning count and an actual flush may still equal a win by ignoring the flush event for the count. Rules mat alternatively require that counts not be straight or flush.

[0053] FIG. 1 shows a basic table layout for the games disclosed herein. The layout 10 includes a plurality of player positions 14 and a dealer position 16. Each player position 14 includes a betting area 20 and an action area 18. A chip tray 24 holding gaming chips is located at the dealer position 16. Electronic variants of the game may also be played, or hybrid games with some electronic input and some physical input, such as only cards, only chips, or a dealer.

What is claimed:

1. A method of playing a casino wagering game with player hands competing at least against a dealer hand comprising:

at least one player placing a first wager to play the casino wagering game;

the dealer dealing a first number of cards to the at least one player;

the dealer dealing a second number of cards to the dealer;

the player viewing the first number of cards to see if less than all cards in the first number of cards can be rearranged to form a qualifying HIGH hand;

only if the less than all cards can be rearranged to form the qualifying hand, the at least one player placing an additional wager to continue play of the casino wagering game, and if the less than all cards cannot be rearranged to form the qualifying hand, the at least one player must fold;

if the additional wager has been placed by the at least one player, the player placing a remainder of cards comprising the first number of cards less the less than all cards to form a LOW hand;

the dealer rearranging the second number of cards to form a dealer HIGH hand and a dealer LOW hand;

separately comparing the at least one player's HIGH hand to the dealer's HIGH hand and the dealer's LOW hand to the player's LOW hand on the basis of the highest point count total in the HIGH hand and lowest point count total in the LOW hand;

resolving the wagers in steps comprising comparing the dealer's HIGH hand count to the at least one player's HIGH hand count to determine a player win, loss or tie with respect to the HIGH hands and comparing the dealer's LOW hand count to the at least one player's LOW hand count to determine a player win, loss or tie with respect to the LOW hands, the wagers being resolved according to:

if the player's HIGH hand and LOW hand both outrank the dealer's HIGH hand and LOW hand, the wager and additional wager are paid evenly; if either the player's HIGH hand or the at least one player's LOW hand outranks the dealer's HIGH hand or the dealer's LOW hand, a push results, wherein the first bet is returned to the at least one player, and if the dealer's HIGH and LOW hands outrank the at least one player's HIGH and LOW hands, the first bet and additional wager are forfeited.

2. The method of claim 1 wherein the first number of cards and the second number of cards consist of five cards.

3. The method of claim 2 wherein the less than all cards in a HIGH hand consists of three cards.

4. The method of claim 2 wherein all cards in a LOW hand consists of two cards.

5. The method of claim 3 wherein all cards in a LOW hand consists of two cards.

6. The method of claim 4 wherein the qualifying hand consists of a three-card HIGH hand point count of 17, 18, 19, 20 and/or 21.

7. The method of claim 4 wherein an initial tie between player HIGH hand count and dealer HIGH hand count is resolved by comparing rank of individual cards in the player HIGH hand and dealer HIGH hand.

8. The method of claim 5 wherein an initial tie between player HIGH hand count and dealer HIGH hand count is resolved by comparing rank of individual cards in the player HIGH hand and dealer HIGH hand.

9. The method of claim 3 wherein an initial tie between player LOW hand count and dealer LOW hand count is resolved by comparing rank of individual cards in the player LOW hand and dealer LOW hand.

10. The method of claim 3 wherein an initial tie between player LOW hand count and dealer LOW hand count is resolved by comparing rank of individual cards in the player LOW hand and dealer LOW hand.

11. The method of claim 4 wherein an initial tie between player LOW hand count and dealer LOW hand count is resolved by comparing rank of individual cards in the player LOW hand and dealer LOW hand.

12. The method of claim 5 wherein an initial tie between player LOW hand count and dealer LOW hand count is resolved by comparing rank of individual cards in the player LOW hand and dealer LOW hand.

**13**. The method of claim **1** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

**14**. The method of claim **2** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

**15**. The method of claim **4** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

**16**. The method of claim **5** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

**17**. The method of claim **7** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

**18**. The method of claim **9** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

**19**. The method of claim **11** wherein the at least one player has an option of placing a side bet on an outcome of specific predetermined combinations of playing cards being present in either a dealer's hand or the at least one player's hand.

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