Games of Three Card Blackjack and Baccarat

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Application No.: 12/820,682

Filed: Jun. 22, 2010

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Related U.S. Application Data

Continuation of application No. 12/015,818, filed on Jan. 17, 2008, now abandoned.

Publication Classification

Int. Cl.
A63F 1/00 (2006.01)

U.S. Cl. .......................................................... 273/292

ABSTRACT

Methods of playing card games similar to Blackjack and Baccarat are described. The methods include dealing initial hands of two cards. The hands must draw a third card if the first two cards have a value of 16 or less, and must stand if the first two cards have a value of 17 or more. Copy hands are a tie. Players are allowed to place bonus bets on the hands, such as three of a kind in the same suit, three of a kind, three low cards, three card straight, and first two cards are a pair.
FIG. 1
GAMES OF THREE CARD BLACKJACK AND BACCARAT

CROSS-REFERENCE TO RELATED APPLICATIONS


FIELD OF THE INVENTION

[0002] The present invention relates to the general field of games of chance and, more particularly, to a method of playing a card game.

BACKGROUND OF THE INVENTION

[0003] New and exciting ways of playing card games similar to Blackjack and Baccarat are desired by players. Particularly, more ways to bet and more ways to win are desired. Also desired are games that are quicker and easier to play because less thought is required.

SUMMARY OF THE INVENTION

[0004] Generally speaking, in accordance with an important aspect of the invention, there is provided a method for playing a modified game of Blackjack wherein each player is initially dealt two cards up and a dealer is dealt a first card up and a second card down, said method comprising: after the initial two cards are dealt, the players and the dealer are limited to a single hit; and requiring the dealer and the players to hit on 16 and below and to stand on 17.

[0005] In accordance with one implementation, the dealer and players are required to hit on soft hands of 16 and below, and to stand on soft hands of 17 and above.

[0006] In accordance with another implementation, the method further includes allowing each player to place a bonus bet prior to the beginning of the round, and playing each hand to completion prior to playing the dealer hand.

[0007] In one implementation, the bonus bet is that the player’s cards will be three of a kind in the same suit.

[0008] In another implementation, the bonus bet is that the player’s cards will be three of a kind.

[0009] In yet another implementation, the bonus bet is that the player’s cards will be three low cards from 2 through 6.

[0010] In a further implementation, the bonus bet is that the player’s cards will be a three card straight.

[0011] In another implementation, the bonus bet is that the player’s first two cards will be a pair.

[0012] In another implementation, the method further includes providing that a pair of Aces is the highest possible hand.

[0013] In accordance with another aspect of the invention, there is provided a method of playing a card game using a shoe of one or more standard playing decks, wherein cards 2-10 are valued at face, Jack-King are valued at 10, and Aces are valued as 1 or 11. This method involves a number of players, a banker, and a house, and includes the following steps:

[0014] requiring each player to place an ante bet on either one of the following—the “player” hand to win, the “banker” hand to win, and/or a tie between the “player” hand and the “banker” hand;

[0015] dealing from the shoe:

[0016] a first card from the shoe to the “player” hand;

[0017] a second card from the shoe to the “banker” hand;

[0018] a third card from the shoe to the “player” hand; and

[0019] a fourth card from the shoe to the “banker” hand;

[0020] determining if both the “player” hand and the “banker” hand:

[0021] are a pair of Aces, or

[0022] have a value of 21, and,

[0023] if so, then

[0024] for each player that placed an ante bet on a tie between the “player” hand and the “banker” hand, the banker paying the player at predetermined winning odds,

[0025] for each player that placed an ante bet on the “player” hand to win or on the “banker” hand to win, the banker collecting the player’s ante bet, and

[0026] ending the round;

[0027] determining if either the “player” hand or the “banker” hand is a pair of Aces, and, if so, then declaring the hand having the pair of Aces to be the winning hand and the other hand to be the non-winning hand, and,

[0028] for each player that placed an ante bet on the winning hand, the banker paying the player at predetermined winning odds, the player paying the house a commission fee on the amount collected from the banker,

[0029] for each player that placed an ante bet on the non-winning hand or the tie between the “player” hand and the “banker” hand, the banker collecting the player’s ante bet, and

[0030] ending the round;

[0031] determining if either the “player” hand or the “banker” hand has a value of 21 on the first two cards, and, if so, then declaring the hand having the value of 21 to be the winning hand and the other hand to be the non-winning hand, and,

[0032] for each player that placed an ante bet on the winning hand, the banker paying the player at predetermined winning odds, the player paying the house a commission fee,

[0033] for each player that placed an ante bet on the non-winning hand or the tie between the “player” hand and the “banker” hand, the banker collecting the player’s ante bet, and

[0034] ending the round;

[0035] determining whether the “player” hand and the “banker” hand must draw a third and final card as follows:

[0036] if one of the two cards is an Ace, the valuing that Ace as 11,

[0037] if the two cards total 17 or more, then requiring the hand to stand on the two cards;

[0038] if the two cards total 16 or less, then requiring the hand to draw a third card;

[0039] if the value of the “player” hand and the value of the “banker” hand are equal, then

[0040] for each player that placed an ante bet on a tie between the “player” hand and the “banker” hand, the banker paying the player at predetermined winning odds,

[0041] for each player that placed an ante bet on the first “player” hand to win or on the second “banker” hand to win, the banker collecting the player’s ante bet,
determining a winner between each player and the banker as follows:

if the value of one of the “player” hand and the “banker” hand is 21, then declaring the hand having a value of 21 to be the winner;

if the value of the “player” hand and the “banker” hand are both over 21 or are both under 21, then declaring the hand having a value closer to 21 to be the winner;

if the value of one of the “player” hand and the “banker” hand is under 21 and the value of the other hand is over 21, then declaring the hand having a value under 21 to be the winner;

for each player that placed an ante bet on the winning hand, the banker paying the player at predeterminedwinning odds, and

for each player that placed an ante bet on the non-winning hand or the tie between the first “player” hand and the second “banker” hand, the banker collecting the player’s ante bet.

According to one implementation, the method includes allowing each player to place a bonus bet prior to the beginning of the round. The bonus bet may be at least one of the following: a) that the first “player” hand or the second “banker” hand will be three of a kind in the same suit; b) that the “player” hand or the “banker” hand will be three of a kind; c) that the “player” hand or the “banker” hand will be three low cards from 2 through 6; d) that the “player” hand or the “banker” hand will be a three card straight; or e) that the first two cards of the “player” hand or the “banker” hand will be a pair.

According to one implementation, the dealer serves as both the house and the banker.

According to another implementation, the dealer serves as both the house and the banker for the bonus bets, but a player acts as the banker for the ante bets.

Further features and advantages of the present invention will be set forth in, or apparent from, the detailed description of preferred embodiments thereof which follows.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a flow chart of a first exemplary method for playing a card game.

Fig. 2 is a flow chart of a second exemplary method for playing a card game.

Fig. 3 is an overhead view of an exemplary playing table for use with the second exemplary method for playing a card game of Fig. 2.

DESCRIPTION OF THE EXEMPLARY EMBODIMENTS

A. Three Card Blackjack

Fig. 1 shows a flow chart of a first exemplary method 10 of playing a card game similar to traditional Blackjack. Preferably, the card game uses a shoe of one, two, four, six or eight standard playing decks of cards with one to eight jokers, although the jokers are not necessary. Cards 2-10 are valued at face. The Jack-King cards are valued at 10. The Ace cards are valued as 1 or 11, as described below. The highest possible hand is a pair of Aces, followed by the traditional Blackjack hand valuations thereafter. The game involves a number of players and a dealer. The steps of the first exemplary method 10 are discussed below.

Step S12 is requiring an ante bet from each player to begin a round of the game.

Step S14 is allowing each player to place a bonus bet that the player’s cards will be a particular combination. As explained below, the player’s hand will be played to completion prior to playing the dealer hand to provide the player an opportunity to develop the hand in order to win on the bonus bet. Advantageously, the bonus bets make the game more interesting and provide the players with more ways to win.

One bonus bet that the player can make is that the player’s cards will be three of a kind in the same suit.

Another bonus bet that the player can make is that the player’s cards will be three of a kind.

Yet another bonus bet that the player can make is that the player’s cards will be three low cards from 2 through 6.

Another bonus bet that the player can make is that the player’s cards will be a three card straight.

One further bonus bet that the player can make is that the player’s first two cards will be a pair.

Step S16 is dealing from the shoe: two face-up cards to each of the number of players; a face-down card and a face-up card to the dealer.

Step S18 is allowing each player to place an insurance bet at a predetermined cost. Thus, after the initial two cards are dealt, if the player is concerned based on the dealer’s face-up card that the dealer may win the round with a pair of Aces or 21 with the first two cards, the player may choose to place an insurance bet, preferably in an amount up to ½ of the player’s ante bet. If the dealer ends up winning the round with a pair of Aces or 21 with the first two cards, the dealer will collect the player’s ante bet, but will pay the insurance bet at predetermined insurance odds, preferably 2:1.

Step S20 is allowing each player an opportunity to surrender their hand and recover the player’s ante bet for a predetermined surrender cost, preferably ½ of the player’s ante bet. Thus, after the initial two cards are dealt, if the player is concerned based on the dealer’s face-up card that the dealer may win the round, the player may choose to surrender the player’s hand for a cost of ½ of the ante bet. It should be noted that this rule is optional.

Step S22 is allowing each player an opportunity to double the player’s ante bet (i.e. “doubling down”). It should be noted that this rule is optional.

Step S24 is allowing each player to split the player’s first card and second card into two separate hands if the first card and the second card are a pair, and if the player makes an additional ante bet for the new hand. This rule is also optional.

The exemplary method 10 continues to step S30. Step S30 is, for each player, determining that the player must draw a third and final card if the two cards dealt to the player total 16 or less, or determining that the player must stand if the two cards dealt to the player total 17 or more. As mentioned earlier, a pair of Aces is the highest possible hand.

“Soft” hands are hands where one of the initial two cards is an Ace. In traditional Blackjack, the player is allowed to determine whether such an Ace is valued as a one or as an eleven. This can slow the play of the game as the player makes this determination. However, in the exemplary method 10 described herein, if the initial hand is a soft hand, the Ace is automatically valued as an eleven for the purpose of determining if the player must draw a third and final card. Thus, the
player must hit on soft hands of 16 and below, and stand on a soft hand of 17 and above, removing the decision-making by the player from the game.

[0070] Step S32 is determining if the player has “busted” (defined as not having a pair of Aces and having a value greater than 21). If the player has busted, then they lose and step S34 is collecting the player’s ante bet and collecting/ paying the player’s bonus bet, if any.

[0071] Suggested odds for the bonus bets are shown below:

<table>
<thead>
<tr>
<th>Bonus Bet Description</th>
<th>Odds</th>
</tr>
</thead>
<tbody>
<tr>
<td>three of a kind in the same suit</td>
<td>100:1</td>
</tr>
<tr>
<td>three of a kind</td>
<td>30:1</td>
</tr>
<tr>
<td>three low cards (2 through 6)</td>
<td>15:1</td>
</tr>
<tr>
<td>three card straight</td>
<td>6:1</td>
</tr>
<tr>
<td>first two cards are a pair</td>
<td>11:1</td>
</tr>
</tbody>
</table>

[0072] It should be noted that the exact odds for the bonus bets may be changed by the house. Still further, the steps of evaluating and collecting/playing the bonus bets described herein may be deferred for all players until the end of the round, and done in a single step for each player, which would be considered to be equivalent to performing the steps throughout the round as each player’s individual participation in the round comes to an end.

[0073] Step S36 is ending the round for that player. Play continues from player to player until all of the players have played their hands to completion. The dealer hand is not “checked” for a pair of Aces or a two-card 21 until all of the player hands have been played to completion, in order to allow the player hands to develop for the purpose of the bonus bets.

[0074] Step S40 is determining that the dealer must draw a third and final card if the two cards dealt to the dealer total 16 or less, or determining that the dealer must stand if the two cards dealt to the dealer total 17 or more. The dealer must also hit on soft hands of 16 or less, and stand on soft hands of 17 or more.

[0075] Step S42 is determining if the dealer has busted. If the dealer has busted, the next step S44 is, for each of the remaining players, paying the player according to predetermined winning odds (described below), and collecting/paying the player’s bonus bet, if any. Step S46 is ending the round.

[0076] If the dealer has not busted, the next step S50 is resolving the winner between each of the remaining players and the dealer as follows:

[0077] the highest value hand is a pair of Aces;
[0078] the second highest value hand is a two-card 21;
[0079] the third highest value hand is the hand closest or equal to 21; and
[0080] in the event of hands of equal value, declaring a tie between the player and dealer.

[0081] Step S52 is returning the ante bet to each player that has a tie hand with the dealer; paying each player that is determined to be a winner according to predetermined winning odds; and collecting the ante bet from each player if the dealer is determined to be the winner.

[0082] Exemplary predetermined winning odds are: for a pair of Aces, 2:1; for a two-card 21, 5:2; and for all other winning hands, 1:1.

[0083] Additionally, if the player made a bonus bet, it is determined whether to collect or pay the bonus bet, as described above.

B. Baccarat

[0084] FIG. 2 shows a second exemplary method 100 of playing a card game. The card game of the second exemplary method is similar to Baccarat. Preferably, the card game uses a shoe of one, two, four, six or eight standard playing decks, with one to eight jokers, although the jokers are not necessary. Cards 2-10 are valued at face. The Jack-King cards are valued at 10. Aces are valued as 1 or 11, as discussed below. The game involves a number of players, a banker, and a house/dealer. The steps of the second exemplary method 100 are described below.

[0085] FIG. 3 shows an exemplary playing table 12 for use with the second exemplary method 100, including positions for the bets of a number of players 14a-14g, a “player” hand 16, and a “banker” hand 18.

[0086] Returning now to FIG. 2, step S102 is requiring each player to place an ante bet on one of the following—the “player” hand to win, the “banker” hand to win, and/or a tie between the “player” hand and the “banker” hand.

[0087] Step S104 is allowing each player to place a bonus bet that the “player” hand or the “banker” hand will be dealt in a particular combination. The bonus bets make the game more interesting and provide the players with more ways to win.

[0088] One bonus bet that the player can make is that the “player” hand or the “banker” hand will be three of a kind in the same suit.

[0089] Another bonus bet that the player can make is that the “player” hand or the “banker” hand will be three of a kind.

[0090] Yet another bonus bet that the player can make is that the “player” hand or the “banker” hand will be three low cards from 2 through 6.

[0091] Another bonus bet that the player can make is that the “player” hand or the “banker” hand will be a three card straight.

[0092] One further bonus bet that the player can make is that the first two cards of the “player” hand or the “banker” hand will be a pair.

[0093] Step S106 is dealing from the shoe as follows:

[0094] a first card from the shoe to the “player” hand;

[0095] a second card from the shoe to the “banker” hand;

[0096] a third card from the shoe to the “player” hand; and

[0097] a fourth card from the shoe to the “banker” hand.

[0098] The next step S108 is determining if both the “player” hand and the “banker” hand either: a) are a pair of Aces, or b) have a value of 21, which are winning hands and will stop the round.

[0099] If both hands are the same winning hand (i.e. a tie), then the next step S110 is: for each player that placed an ante bet on a tie between the “player” hand and the “banker” hand, the banker paying the player at predetermined winning odds (for a winning tie bet) (preferably 8:1), and for each player that placed an ante bet on the “player” hand to win or on the “banker” hand to win, the banker collecting the player’s ante bet. Additionally, if the players made any bonus bets, they are paid or collected as appropriate according to the suggested payouts for the bonus bets listed below. The next step S112 is ending the round.
[0100] If both hands are not the same winning hand, then the next step S114 is determining if either the “player” hand or the “banker” hand is a pair of Aces. If so, then step S116 is declaring the hand having the pair of Aces to be the winning hand and the other hand to be the non-winning hand. The next step S118 is: for each player that placed an ante bet on the winning hand, the banker paying the player at predetermined winning odds (preferably 1:1), and the player paying the house a commission fee (preferably 5%-10%) on the amount collected from the banker; and for each player that placed an ante bet on the non-winning hand or the tie between the “player” hand and the “banker” hand, the banker collecting the player’s ante bet. Additionally, if the players made any bonus bets, they are paid or collected as appropriate according to the suggested payouts for the bonus bets listed below. The next step S112 is ending the round.

[0101] If either the “player” hand or the “banker” hand is not a pair of Aces, then the next step S120 is determining if either the “player” hand or the “banker” hand has a value of 21. If so, then step S122 is declaring the hand having the value of 21 to be the winning hand and the other hand to be the non-winning hand. The next step S124 is: for each player that placed an ante bet on the winning hand, the banker paying the player at predetermined winning odds (preferably 1:1), and the player paying the house a commission fee (preferably 5%-10%); and for each player that placed an ante bet on the non-winning hand or the tie between the “player” hand and the “banker” hand, the banker collecting the player’s ante bet. Additionally, if the players made any bonus bets, they are paid or collected as appropriate according to the suggested payouts for the bonus bets listed below. The next step S112 is ending the round.

[0102] It should be noted that steps S114 determining if either the “player” hand or the “banker” hand is a pair of Aces and S120 determining if either hand has a value of 21, as well as the respective ensuing steps (S116, S118, S122, S124 and S112) can be combined keeping in mind that a pair of Aces has the highest ranking, and that the next highest ranking is the first two cards having a value of 21. Such a combination of steps would be equivalent to the described sequence of steps, and within the spirit and scope of the method as claimed hereinafter.

[0103] If either the “player” hand or the “banker” hand does not have a value of 21, then the next step S126 is determining whether the “player” hand and the “banker” hand must draw a third and final card as follows:

[0104] if one of the two cards is an Ace, then valuing that Ace as 1;
[0105] if the two cards total 16 or less, then S128 requiring the hand to draw a third card; and
[0106] if the two cards total 17 or more, then S130 requiring the hand to stand on the two cards.

[0107] The next step S132 is determining a winner between each player and the banker as follows:

[0108] if the value of the “player” hand and the value of the “banker” hand are equal, then declaring bets placed on a tie between the hands to be the winner;
[0109] if the value of only one of the “player” hand and the “banker” hand is 21, then declaring the hand having a value of 21 to be the winner;
[0110] if the value of the “player” hand and the “banker” hand are both over 21 or are both under 21, then declaring the hand having a value closer to 21 to be the winner; and

[0111] if the value of one of the “player” hand and the “banker” hand is under 21 and the value of the other hand is over 21, then declaring the hand having a value under 21 to be the winner.

[0112] The next step S134 is paying the winner between each player and the banker as follows:

[0113] the value of the hands are equal, then for each player that placed an ante bet on a tie between the “player” hand and the “banker” hand, the banker paying the player at predetermined winning odds (for a winning tie bet) (preferably 8:1);
[0114] otherwise, for each player that placed an ante bet on the winning hand, and the banker paying the player at predetermined winning odds (preferably 1:1),
[0115] the banker collecting the non-winning ante bets; and
[0116] if the players made any bonus bets, they are paid or collected as appropriate according to the suggested payouts for the bonus bets listed below.

[0117] Suggested payouts for the relevant bonus bets are as follows:

<table>
<thead>
<tr>
<th>Bonus Bet Description</th>
<th>Suggested Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>three of a kind in the same suit</td>
<td>100:1</td>
</tr>
<tr>
<td>three of a kind</td>
<td>30:1</td>
</tr>
<tr>
<td>three low cards (2 through 6)</td>
<td>15:1</td>
</tr>
<tr>
<td>three card straight</td>
<td>6:1</td>
</tr>
<tr>
<td>first two cards are a pair</td>
<td>11:1</td>
</tr>
</tbody>
</table>

[0118] Following step 134, step S112 is ending the round.

[0119] Notably, each player only pays the house a commission fee if the player placed an ante bet on a winning hand, and the winning hand is either a pair of Aces or a two-card 21.

[0120] In variations of the game, the dealer/house may serve as the banker, or a player may serve as the banker (assuming, of course, that the player has enough bank roll to pay out all the winnings except the house will not make any bets). When the player is the banker, the house will accept all of the bonus bets, and will take the commission when the “player” hand or the “banker” hand is the winner on a pair of Aces or a Blackjack.

[0121] Although the invention has been described above in relation to preferred embodiments thereof, it will be understood by those skilled in the art that variations and modifications can be effected in these preferred embodiments without departing from the scope and spirit of the invention.

What is claimed is:

1. A method of playing a card game using a shoe of one or more standard playing decks, wherein cards 2-10 are valued at face, Jack-King are valued at 10, and Aces are valued as 1 or 11, the game involving a number of players and a dealer, comprising the steps of:
  - requiring an ante bet from each player to begin a round of the game;
  - dealing from the shoe:
    - two face-up cards to each of the number of players; and a face-up card and a face-down card to the dealer;
    - for each player, determining whether the player must draw a third and final card as follows:
      - requiring the player to stand on the two cards if both of the player’s cards are aces or if neither of the player’s cards is an ace and the two cards total 17 or more;
      - requiring the player to draw a third and final card if neither of the player’s cards is an ace and the two cards total 16 or less;
if both of the player’s cards are aces, then requiring the player to stand on the two cards;
if only one of the player’s cards is an ace, then valuing the ace as an eleven, and then:
requiring the player to stand if the two cards total 17 or more; or
requiring the player to draw a third and final card if the two cards total 16 or less;
for each player, determining if the player’s cards have a value greater than 21, and, if so, collecting the player’s ante bet and ending the round for that player;
proceeding to the dealer, turning up the dealer’s face-down card and determining whether the dealer must draw a third and final card as follows:
requiring the dealer to stand on the two cards if both of the dealer’s cards are aces or if neither of the dealer’s cards is an ace and the two cards total 17 or more;
requiring the dealer to draw a third card if neither of the dealer’s cards is an ace and the two cards total 16 or less;
if only one of the dealer’s cards is an ace, then valuing the ace as an eleven, and then:
requiring the dealer to stand if the two cards total 17 or more; or
requiring the dealer to draw a third card if the two cards total 16 or less;
determining if the dealer’s cards have a value greater than 21, and;
if so, for each of the remaining players, paying the player according to predetermined winning odds, and ending the round;
if not, determining the winner between each of the remaining players and the dealer as follows:
The highest value hand is a pair of aces;
The second highest value hand is a two-card 21;
The third highest value hand is the hand closest or equal to 21; and
In the event of hands of equal value, declaring a tie between the player and dealer,
returning the ante bet to each player that has a tie hand with the dealer;
playing each player that is determined to be a winner according to predetermined winning odds;
collecting the ante bet from each player if the dealer is determined to be the winner.

2. The method of claim 1, wherein the predetermined winning odds for paying each player that is determined to be a winner are:
   for a pair of aces, 2:1;
   for a two-card 21, 3:2;
   for all other winning hands: 1:1.

3. The method of claim 1, further including, prior to determining whether each player must draw a third and final card, allowing each player to place an insurance bet at a predetermined cost that the dealer will be the winner between the player and the dealer; and, following determining the winner between the player and the dealer, for each player that purchased insurance:
   if the dealer is determined to be the winner, then paying the player according to predetermined insurance odds; and
   if the player is determined to be the winner, then collecting the player’s insurance bet.

4. The method of claim 3, wherein the predetermined insurance odds are 2:1.

5. The method of claim 1, further including, prior to determining whether each player must draw a third and final card, allowing each player to surrender their hand and recover the player’s ante bet for a predetermined surrender cost.

6. The method of claim 5 wherein the predetermined surrender cost is ½ the player’s ante bet.

7. The method of claim 1, further comprising allowing each player to place a bonus bet prior to the beginning of the round as follows:
   that the player’s cards will be three of a kind in the same suit;
   that the player’s cards will be three of a kind;
   that the player’s cards will be three low cards from 2 through 6;
   that the player’s cards will be a three card straight; or
   that the player’s first two cards will be a pair.

8. The method of claim 7, further comprising, for each player:
   if the player cards are three of a kind in the same suit and the player made a bonus bet that the player cards would be three of a kind in the same suit, paying the player at predetermined bonus odds;
   if the player cards are three of a kind and the player made a bonus bet that the player cards would be three of a kind, paying the player at predetermined bonus odds;
   if the player cards are three low cards from 2 through 6 and the player made a bonus bet that the player cards would be three low cards from 2 through 6, paying the player at predetermined bonus odds;
   if the player cards are a three card straight and the player made a bonus bet that the player cards would be three card straight, paying the player at predetermined bonus odds;
   if the first two player cards are a pair and the player made a bonus bet that the first two player cards would be a pair, paying the player at predetermined bonus odds; and
   if the player made a bonus bet but did not receive cards as bet, collecting the player’s bonus bet.

9. The method of claim 8, wherein the predetermined bonus odds are:
   three of a kind in the same suit, 100:1;
   three of a kind, 30:1;
   three low cards from 2 through 6, 15:1;
   three card straight, 6:1;
   first two cards a pair, 11:1.

10. The method of claim 1, further comprising, prior to determining whether each player must draw a third and final card, allowing each player to double the player’s ante bet.

11. The method of claim 1, further comprising allowing each player to split the player’s first card and second card into two separate hands if the first card and the second card are a pair and if the player makes an additional ante bet for the new hand.

12. A method for playing a modified card game wherein the value of each hand is determined by the sum of the values of the cards in the hand, wherein Aces count 1 and 11, face cards count 10, and all other cards count their values, said method comprising:
   initially dealing two cards only to one or more player hands and to a house hand;
after the initial two cards are dealt, the one or more player
hands and the house hand are limited to a single hit; and
dealing a single final card only to the house hand and the
one or more player hands for hands with counts of 16 and
below and not dealing any further cards for such hands
with counts of 16 and below, and terminating the deal
without dealing a final card for all hands with counts of
17 and above including requiring the house hand and the
one or more player hands to hit on soft hands of 16 and
below, and to stand on soft hands of 17 and above so that
the number of cards dealt to the house hand and the one
or more player hands is automatically determined,
and providing that a pair of Aces is the highest possible
hand, that an Ace and a card valued at 10 is the next
highest possible hand, and that 21 is the next highest
hand, and further providing that if both a house hand and
a player hand are over 21, the lower hand wins.

13. The method of claim 12, wherein the house hand is a
dealer hand and the card game is a modified game of Black-
jack, further comprising initially dealing the one or more
player hands two cards up and initially dealing the dealer
hand a first card up and a second card down.

14. The method of claim 12, wherein the house hand is a
“banker” hand.

15. The method of claim 14, wherein a player may bet on at
least one of his player hand, the “banker” hand, or another
player hand that is not the “banker” hand.

16. The method of claim 12, further comprising allowing
each player to place a bonus bet prior to the beginning of the
round that the player’s first two cards will be a pair; and
playing each player hand to completion prior to playing the
house hand.

17. The method of claim 12, further comprising allowing
each player to place a bonus bet prior to the beginning of the
round that any of the player’s cards will be a three card
straight; and
playing each player hand to completion prior to playing the
dealer hand.

18. The method of claim 12, further comprising allowing
each player to place a bonus bet prior to the beginning of the
round that the player’s cards will be three low cards from 2
through 6; and
playing each player hand to completion prior to playing the
house hand.

19. The method of claim 12, further comprising allowing
each player to place a bonus bet prior to the beginning of the
round that the player’s cards will be any three of a kind; and
playing each player hand to completion prior to playing the
house hand.

20. The method of claim 12, further comprising allowing
each player to place a bonus bet prior to the beginning of the
round that the player’s cards will be three of a kind in the same
suit; and
playing each player hand to completion prior to playing the
house hand.

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