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(54) **METHOD OF PLAYING A CARD GAME**

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(57) **ABSTRACT**

A card game played against a dealer by other players. A hand begins by placement of low and high hand bets by the other players, dealing one card face down as a low hand, and four cards face down for combination with the one card to form a high hand, to the dealer, and to each other player, inspection by each other player of his or her respective low hand card, and thereafter, selection by each other player of betting/play options. Then, the low and high hands are played. For the low hand, the dealer's card value is compared separately with the card values of the other players, with the lower value in each instance being the winner and a tie being a push. For the high hand, the better poker hand wins in each instance. Optionally, each player can make an ante bet, or in a second embodiment, high and low hand side bets, which pay off according to the odds of occurrence of various card values and combinations.
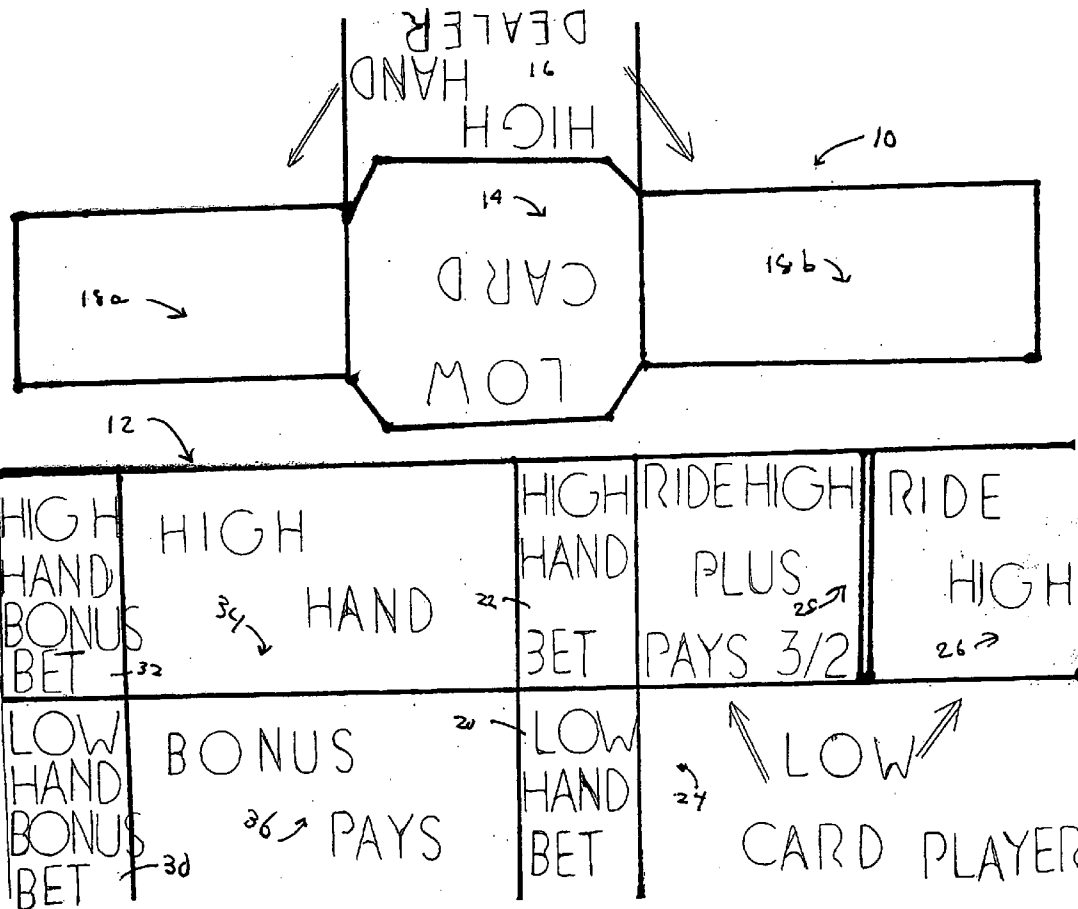
Fig. 1

ANTE
4c

HIGH
4a →

WAGER

LOW
4b →

FIRST CARD

HIGH
6b →

LOW
6a →

5a

R. HIGH
5b

4 CARD HIGH

ANTE BONUS

ODDS

Fig. 2

10

16

HIGH
CARD

LOW
CARD

14

18

DEALER

HIGH HAND
21

HIGH RIDE

HIGH RIDE

HIGH
HAND
PLUS
24

HIGH
PLUS
PAYS 3/2
26

HIGH
HAND
BET
22

HIGH HIGH HAND
34

HIGH HAND BONUS BET
32

12

LOW

LOW
CARD PLAYER

27

LOW
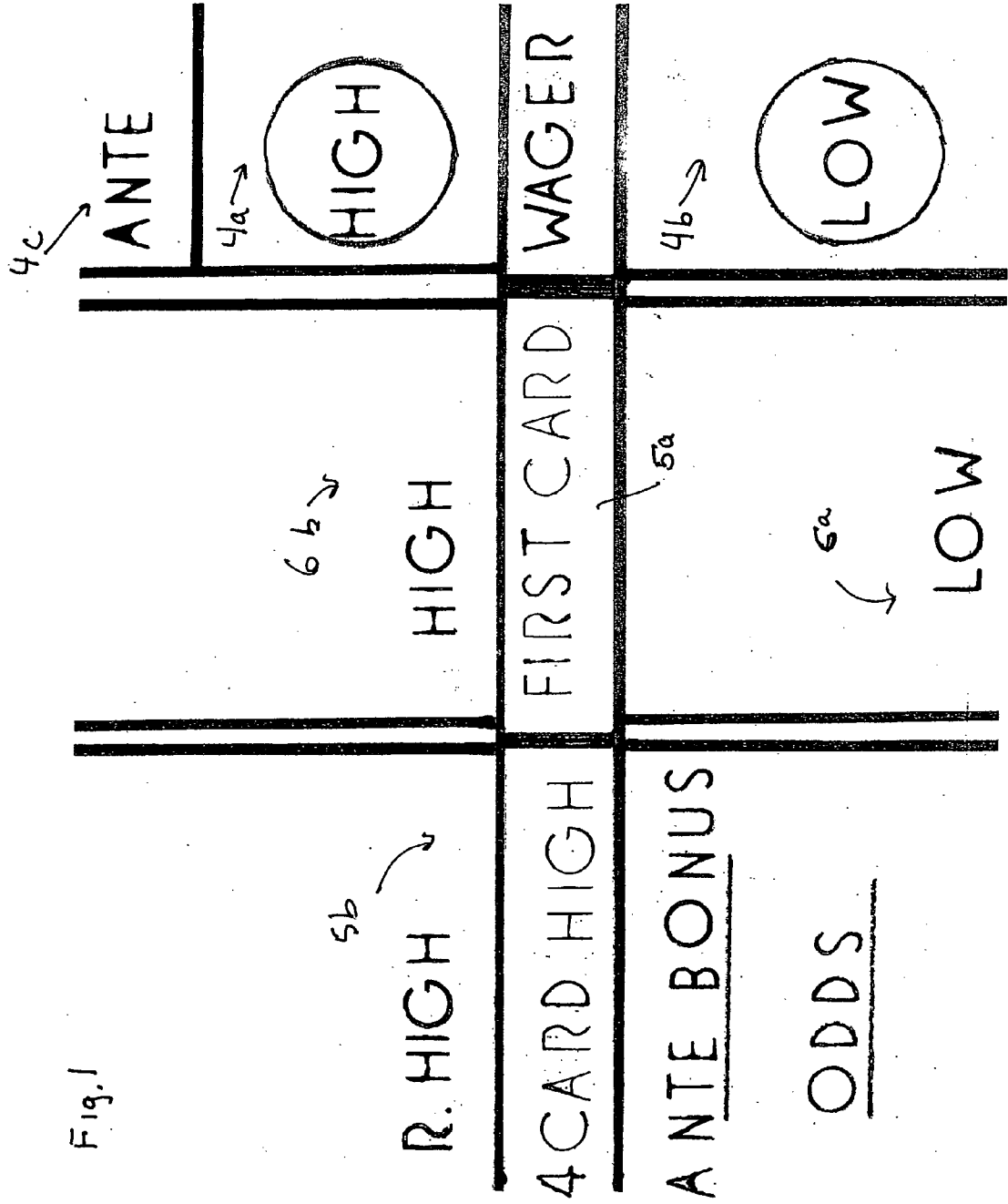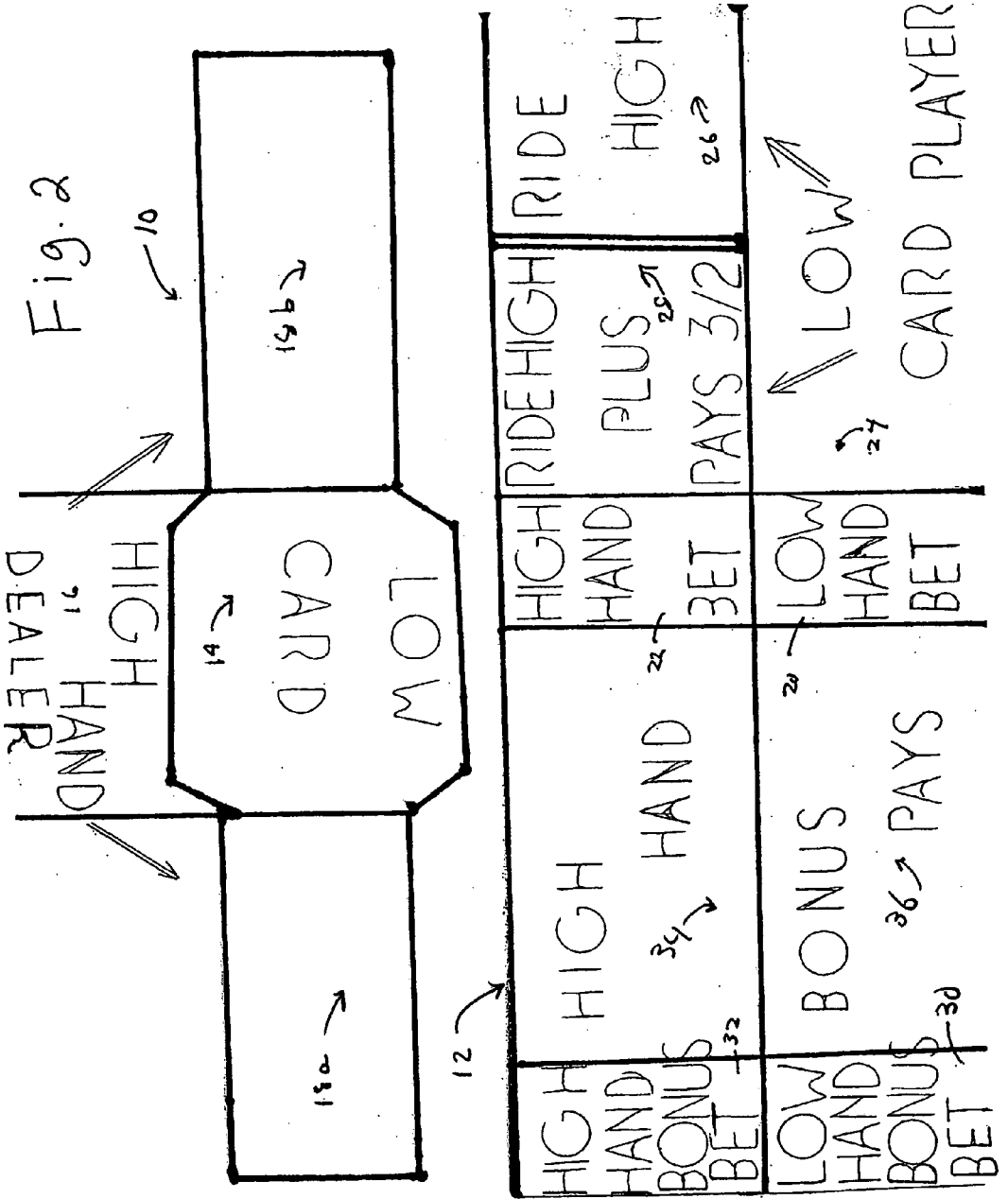HAND
BET
20

LOW BONUS PAYS
36

LOW HAND BONUS BET
30

# METHOD OF PLAYING A CARD GAME

## CROSS-REFERENCE TO RELATED APPLICATIONS

[0001]    This application is a Continuation in Part of U.S. Non-provisional application Ser. No. 10/881,834, filed Jun. 30, 2004, now U.S. Pat. No. _____, the entire disclosure of which is incorporated herein by reference.

## BACKGROUND OF THE INVENTION

[0002]    The present invention relates to card games, and more particularly to a system and method of playing a card game based on poker rules with multiple wager options.

[0003]    Most card games involve dealing each player an original hand of cards. In some games, these cards are supplemented by additional cards, or selected original cards are replaced, as play of the hand progresses. At each round of play for the hand, the cards held are evaluated in accordance with game rules to judge the potential for the hand as the play continues, and at the end, to determine the winning hand.

[0004]    Especially in poker type games, there are multiple opportunities to bet or "fold", i.e., abandon the hand, before final bets are placed. The game rules define which of the possible combinations of the cards such as pairs, three-of-a-kind, straight, etc. prevail over other combinations, generally according to the odds of occurrence for each combination.

[0005]    As an example, a basic draw poker game is played with a standard 52-card deck. Each player is initially dealt five cards, and then has the option to replace some of the original cards in an effort to improve the hand. The player evaluates all five cards in his or her hand as a unit initially, and after drawing replacement cards to arrive at a betting strategy.

[0006]    Many poker type games are known, some more attractive for players and/or the "house" than others. In a modified poker card game as described in U.S. Pat. No. 5,882,260, each player receives more than five cards in each hand, and builds at least two five-card hands that are placed on a playing surface enjoined by an intersecting card to define a pattern. This method has the disadvantage of requiring each player to be dealt at least nine cards at a time. Because all cards are placed on the playing surface in a pattern, a substantial amount of space is required for each player.

[0007]    Other poker type games also exist with various types of rules. Some of these games require a great deal of concentration to follow the cards being handed out and also have a limited possibility of placing wagers, namely wagering can only be done as the game progresses and the cards are handed out. The problem with these types of games is that novice or less experienced players do not feel comfortable playing the games because they do not necessarily know the rankings of the various combinations, or simply prefer a faster pace.

[0008]    Presently, Black Jack, Baccarat, "Let it Ride" and Poker Paigow are among the more popular card games played at casinos. Each of these games, however, has various negative aspects which detract from the game. For example, in Black Jack any mistakes made by a player can change the outcome of the game. Furthermore, mistakes made by other players can affect the outcome of a player's hand. Furthermore, in conventional Black Jack, it is not possible to obtain a large return on a bet, such as, for example, a hundred or more times the bet. Baccarat has the disadvantage that the player is not permitted to touch the cards, which detracts from the player's interest. Furthermore, there is no decision making needed in the game once a bet is placed. Thus, Baccarat is very much a spectator game. Furthermore, Baccarat does not provide for extremely large returns on a wager. The down side of the "Let it Ride" game is that the odds for the player are not very attractive. Finally, Poker Paigow is a very slow moving game that involves a high number of pushes. This takes away from the excitement being sought by the player, which excitement results from active play and frequent opportunities to win.

## SUMMARY OF THE INVENTION

[0009]    Accordingly, it is an object of the present invention to provide a method of playing a card game which overcomes the problems mentioned above and is attractive to players at all skill levels.

[0010]    Pursuant to this object, and others which will become apparent hereafter, one aspect of the present invention resides in a game in which two, three, or four wagers can be made and two hands are played per deal.

[0011]    Another aspect of the game resides in that each player competes only against the dealer, and not against other players.

[0012]    Yet another aspect of the game resides in that the outcome is dependent mainly on the rules of probability, and not significantly on skill or judgment exercised by the players.

[0013]    A further aspect of the game resides in that the odds of a payoff to the player are acceptably high to be attractive, but at the same time, acceptably profitable for the house.

[0014]    Although the game will be described as being played live at a gaming table, it is within the ambit of the present invention that the play of the card game can be implemented electronically, such as on an electronic gaming machine, a portable handheld device, a stand-alone game machine, a personal computer, and other devices that are commercially available and known to those skilled in the art.

[0015]    Other features and advantages of the present invention will become apparent from the following description of the invention which refers to the accompanying drawings.

## BRIEF DESCRIPTION OF THE DRAWINGS

[0016]    **FIG. 1** is a top view of the game surface or screen display of the present invention illustrating the game layout according to a first embodiment of the invention.

[0017]    **FIG. 2** is a top view of the game surface or screen display of the present invention illustrating the game layout according to a second embodiment of the invention.

## DETAILED DESCRIPTION OF THE INVENTION

[0018]    Referring to the drawings, **FIG. 1** shows a game table or electronic display representing a first version of the game.

[0019] The game according to this embodiment is best understood by describing the game as it is played.

[0020] The present invention is a modification of a five-card poker game.

[0021] The game is played with a standard deck of playing cards. A dealer deals the cards and up to nine players can play the game at one time if five cards are played per player, or six players can play if seven cards are played per player.

[0022] To begin the game, each player must place two bets, namely the low bet and a high bet. The high bet must be at least equal to the amount of the low bet and is preferably twice the low bet. These bets are placed in areas 4a and 4b, respectively. An optional third ante bet is also possible. This is placed at area 4c. Ante bets are well-known wagers in casino card games. Players would not be allowed to make the optional ante bet without playing the main game. The ante bet is a windfall wager which pays out for certain ranked hands. For example, a royal flush can pay one thousand times the ante, a straight flush two hundred times the ante, a four-of-a-kind one hundred times the ante, a full house twenty-five the ante, a flush fifteen times the ante, a straight eight times the ante, three-of-a-kind five times the ante, two pairs one times the ante. These bonus multiples are only examples and can be any amount desired by the gaming establishment.

[0023] As previously stated, the high bet must be at least equal to, and in the described embodiment twice, the amount of the low bet. For example, if the table minimum is one dollar, the high bet would have to be two dollars, if the minimum is two dollars, the high bet would have to be four dollars, etc. After placing bets, each player receives one card face down at position 5a that the player can look at. This first card cannot, however, be shown to the other players. The first card is the "low hand."

[0024] Each player then receives four additional cards faced down. The four cards are placed in the "riding high" box 5b which is designated R.HIGH in the drawing. The players are not allowed to touch these cards until the low hand is played. The dealer also receives a low hand and four cards in his "riding high" box, just as the players do.

[0025] The dealer also deals himself a first card and four additional cards. The player decides whether to play their first card as a low or high card and places the card faced up in either the low or high position 6a or 6b shown in FIG. 1. In order for the dealer to qualify, his first card must be an eight or less. However, if any player plays a nine or higher on the low hand, the dealer does not need a qualifier for that player and the lowest card simply wins.

[0026] Each player must play at least one hand either high or low, and the ante does not qualify as a hand. If the player plays the low hand and loses, he loses his low wager and gets his high wager back.

[0027] If the player plays the low hand and wins, he has the option of adding his winnings, or any portion of his original bet, to the high wager. The player also has the option of taking the low bets and/or winnings off the table after the low hand is played.

[0028] If the player plays the low hand card and loses, and if he does not have an ante bet, his cards are collected and none of the players get to see any of the additional four cards he was dealt.

[0029] If a push results on the low hand, the player has the option of leaving his low and high bets on the table to play the high hand or taking the low bet back and playing only the high bet with the high hand. It is also possible, to increase revenue for the casino, to have a house rule that a push in the low hand results in a win for the house.

[0030] If the player plays the high hand with his first card, he gets the low bet back. If the player does play the high hand with the first card without playing the low hand, the winner is determined between the house or dealer and the player according to who has the better poker hand from a combination of all five cards pursuant to the standard hand rankings of poker.

[0031] Once the low hand is finished, the dealer or each player will turn over the high cards. The dealer then looks at each player's hand to determine if a player's hand is higher than the dealer's hand. If a player's hand is higher, the player wins.

[0032] As previously stated, if a player played only the low hand and not the high hand and did not play an ante, his cards are taken without being shown. If a player played the low hand and not the high hand but did place an ante wager, his cards get turned over last. If all the players played only the low hand and not the high or the ante, the dealer retrieves all the high hand cards without turning them over. If a player has made an ante wager without a high hand, his high hand cards will not be retrieved by the dealer and instead will be turned over after the high hand has been completed with the other players, in order to determine if the player wins on his ante wager.

[0033] The dealer handles each player separately for each hand. For example, the dealer starts with the player on the left to determine if the player has won the low hand. Once completed with this player, the dealer moves to the next player to determine who won the low hand. This continues until the low hand is finished for all of the players. Then the dealer can either have the players all turn over their cards simultaneously or can also address each player individually for the high hand to determine if the player has won or lost.

[0034] FIG. 2 shows the layout of the dealer's position 10, and one other player's position 12 as viewed from the player's side for the second embodiment. The dealer's side has an area 14 for the low card hand, an area 16 for the high hand cards, and spread 18a and 18b, which, together with area 14 provide the playing space for the dealer's high hand.

[0035] On the player's side, there are areas 20 and 22 for low and high hand belts, and area 24 for the low hand card, an area 34 for the four cards, which together with the low hand card, will constitute the high hand, and areas 26 and 28 to receive the player's low hand card if either the Ride High or Ride High Plus playing option is chosen. There are also areas 30 and 32 for placement of low and high hand bonus or side bets. A side bet payoff table can be printed in an area 36. The relationship of the illustrated layout to the game will be clear from the game description below.

[0036] While a preferred layout has been illustrated, it should be understood, however, that other layouts representing the game rules and play options are within the scope of the invention.

[0037] This embodiment is also best understood by describing the card game as it is played.

[0038] Broadly stated, the game involves two separate poker hands: a single-card low hand and a five-card high hand. The object of the game is to beat the dealer's low hand by having a lower card and to beat the dealer's high hand by having a better five-card poker hand. The game is played with a standard 52-card deck and uses standard five-card poker rankings when comparing high hands.

[0039] Play begins with each player making one wager for the low hand and one wager for the high hand. These wagers are mandatory, and the low hand wager must be equal to or greater than the high hand wager. The bets are placed at the designated locations on the playing surface.

[0040] The dealer deals to both himself and each player one card face down for the low hand and four cards face down for the high hand. (These four cards will be combined with the low hand card to make the five-card high hand. Again, the cards are placed at the designated locations on the playing surface.

[0041] Each player may now look at his low card and determine how he wishes to proceed. Players must always play their low hand but have the option to not play the high hand. The following are the three options available:

[0042] Play The Low Hand Only. If players choose this option, the high hand wager will push, i.e., the player will retrieve his or her high hand bet.

[0043] Ride High and Play Both Hands. If a player chooses this option, both hands will compete against the dealer's low and high hands, with the original wagers at stake.

[0044] Ride High Plus and Play Both Hands. If a player chooses this option, both hands will compete against the dealer's low and high hands. However, if the player does not lose the low hand, his low hand wager (and any winnings from it) will automatically be combined with his high hand wager.

[0045] After each player has made his decision, as indicated by movement of the low hand card to area **26** or **28** on the playing surface, or leaving it in area **24**, the dealer reveals his low hand card and compares it separately to the low card of each other player.

[0046] If the dealer has a queen, king or ace, the dealer does not qualify and all low hand wagers will push. For those players who chose the "Ride High Plus" option, the low hand wagers are combined with high hand wagers.

[0047] If the dealer has a jack or lower, then the dealer qualifies and he will compare his card to that of each player in turn. If a player has a lower card than the dealer, the player wins even money on his low hand wager. If the dealer has a lower card, then the player loses his low hand wager. If the cards tie, then the low hand wager pushes. Again, for non-losing players who chose the "Ride High Plus" option, low hand wager and winnings, if any, are combined with the high hand wager.

[0048] The dealer then turns over his remaining four cards and make his high hand using these cards and his low hand

card. If a player has opted to either Ride High or Ride High Plus, the dealer will turn over the player's last four cards to produce the player's high hand using these four cards and the player's low hand card. The dealer then compares his five-card high hand to that of the players still in the game.

[0049] If the player's hand beats the dealer's hand with a pair of jacks or better, the player is paid 3 to 2 on his high hand wager (including any amounts added in from the low hand wager per the Ride High Plus option).

[0050] If the player's hand beats the dealer's hand with a pair of 10's or less, the player is paid even money on his high hand wager (again including any amounts added in from the low hand wager per the Ride High Plus option).

[0051] If the dealer's hand beats the player's hand, then the entire amount of the wager (including per the Ride High Plus option) is lost.

[0052] If the hands tie, then the wager is a push.

[0053] Players are not allowed to share information about their low card with other players.

[0054] In an alternative version of the game, players must win with a pair of queens or better on the high hand in order to receive the 3 to 2 payout on their high hand wagers. Furthermore, dealers must qualify on the low hand with a queen or less.

[0055] Also part of the game are optional low hand and/or high hand side bets. These also are placed at the start of each round. There are no restrictions on the wager size for either of these side bets. Their outcomes do not affect either the low or high hands, and vice versa.

[0056] In the low hand side bet, if both the player's and dealer's low hand cards are 8 or less, then the player is paid 2 to 1 on his side wager. If the player's and dealer's low cards match with a 3, 4, 5, 6, 7, or 8-spots, then the player is paid 5 to 1 on his side wager. If both player and dealer each have a 2 as their low card, the player is paid 10 to 1 on his side wager.

[0057] In the high hand side bet, players are paid according to the poker value of their five-card high hands. Even if the player opts to play the low hand only, the dealer will still reveal the player's five-card high hand if the player has placed a wager for the high hand side bet.

[0058] As previously stated, one of the attractions of the game is the limited decision-making and skill required of the player. Each player only plays against the dealer and does not need to make any decisions relative to the cards since the cards are dealt and simply turned over to see if the player has any winning cards or combinations.

[0059] On the other hand, for the house, even if the game is attractive to players, the odds in its favor must be high enough to make the game profitable. To demonstrate that this is the case, all three of the playing decisions available to the player once he has seen his low hand card can be

subjected to computer analysis. For this purpose, a program, written in Java, for example, can perform the following steps:

[0060] First, the program cycles through all 13 ways to deal one card as the player's low hand. For each card, the program cycles through all 51 possible dealer low hand cards. The program notes the outcome of comparing the player's low card to the dealer's low card and subtracts the number of losses from wins. This number divided by the number of outcomes (51) produces the expected value (EV) of playing the low hand only for that particular low hand card.

[0061] The expected value is defined as the weighted average of all possible outcomes of an event. Suppose there are n possible outcomes of an event. Let $x_i$=value of the ith outcome and $p_i$=the probability the ith outcome. Then expected value=$\Sigma x_i * p_i$, for i=1, 2, . . . , n.

[0062] Next, the program cycles through all 2652 ways to deal one card to the player's low hand and one card to the dealer's low hand.

[0063] From the remaining 50-card deck, there are 230, 300 ways to deal four cards to the player's high hand. From the remaining 46-card deck, there are 163,185 ways to deal four cards to the dealer's high hand. Multiplied together, this

Plus EV that any ties or wins on the low hand increases the amount wagered on the high hand.

[0065] Using the expected values found in the previous step, the program calculates the EV of Riding High and Riding High Plus for every single initial low hand card.

[0066] The program then cycles through all possible 13 low hand cards and compared the EV's of playing the low hand only, Riding High, and Riding High Plus. The average of the highest EV's for each card divided by the amount of the two initial wagers gives the overall return of the game.

[0067] The program assumes that the player makes two equal sized wagers for his low and high hands. Due to the 3 to 2 payout for a winning pair of jacks or better on the high hand, the player has an edge over the house on the high hand. As such, the player should wager as much as possible on the high hand. However, due to bet size restrictions, the player should make two equal-sized wagers for the two hands.

[0068] The results of the program indicate that when the player uses an optimal playing strategy, that is, making playing decisions to maximize the expected value of the two initial wagers, the game has a return of –3.90%. This translates into a house edge of 3.90%. TABLE ONE below summarizes these findings:

TABLE ONE

Game return summary for original rules: dealer must qualify on low hand with a jack or less. Wins on the high hand with a pair of jacks or better pays 3 to 2.

| PLAYER'S LOW CARD | LOW HAND ONLY EV | RIDE HIGH EV | RIDE HIGH PLUS EV | BEST DECISION | BEST EV | PROBABILITY | EXPECTED VALUE in % |
|---|---|---|---|---|---|---|---|
| 2 | 70.59% | 67.69% | –5.54% | Low Only | 70.59% | 7.69% | 5.43% |
| 3 | 54.90% | 53.38% | –11.17% | Low Only | 54.90% | 7.69% | 4.22% |
| 4 | 39.22% | 39.08% | –16.96% | Low Only | 39.22% | 7.69% | 3.02% |
| 5 | 23.53% | 24.78% | –22.90% | Ride High | 24.78% | 7.69% | 1.91% |
| 6 | 7.84% | 10.30% | –29.40% | Ride High | 10.30% | 7.69% | 0.79% |
| 7 | –7.84% | –4.22% | –36.11% | Ride High | –4.22% | 7.69% | –0.32% |
| 8 | –23.53% | –18.67% | –42.84% | Ride High | –18.67% | 7.69% | –1.44% |
| 9 | –39.22% | –32.99% | –49.47% | Ride High | –32.99% | 7.69% | –2.54% |
| 10 | –54.90% | –47.03% | –55.84% | Ride High | –47.03% | 7.69% | –3.62% |
| J | –70.59% | –54.55% | –54.14% | Ride High Plus | –54.14% | 7.69% | –4.16% |
| Q | –78.43% | –58.71% | –58.42% | Ride High Plus | –58.42% | 7.69% | –4.49% |
| K | –78.43% | –52.47% | –50.31% | Ride High Plus | –50.31% | 7.69% | –3.87% |
| A | –78.43% | –41.05% | –35.47% | Ride High Plus | –35.47% | 7.69% | –2.73% |
| Total | | | | | | | –3.90% |

produces 37,581,505,500 possible final outcomes when comparing the player's high hand to the dealer's. The program cycles through each of these 37 billion outcomes and notes the number of times the player won with a pair of jacks or better, won with a pair of 10's or less, lost to the dealer, or tied.

[0064] Using the data recorded from the previous step, the program then calculates the EV of Riding High and Riding High Plus when the value of the dealer's low card is known. The program takes into consideration for the Riding High

[0069] In the alternative version of the game described above, players must win with a pair of queens or better on the high hand in order to receive the 3 to 2 payout on their high hand wagers. Furthermore, the dealer must qualify on the low hand with a queen or less. Using the same program and techniques used to find the house edge for the original version of the game, it is found that the alternative version of the game offers a return of –2.25%, which translates into a house edge of 2.25%. TABLE TWO below summarizes these results:

TABLE TWO

Game return summary for alternate rules: dealer must qualify on low hand with a queen
or less. Wins on the high hand with a pair of queens or better pays 3 to 2.

| PLAYER'S LOW CARD | LOW HAND ONLY EV | RIDE HIGH EV | RIDE HIGH PLUS EV | BEST DECISION | BEST EV | PROBABILITY | EXPECTED VALUE in % |
|---|---|---|---|---|---|---|---|
| 2 | 78.43% | 74.67% | -8.56% | Low Only | 78.43% | 7.69% | 6.03% |
| 3 | 62.75% | 60.37% | -13.96% | Low Only | 62.75% | 7.69% | 4.83% |
| 4 | 47.06% | 46.07% | -19.53% | Low Only | 47.06% | 7.69% | 3.62% |
| 5 | 31.37% | 31.77% | -25.24% | Ride High | 31.77% | 7.69% | 2.44% |
| 6 | 15.69% | 17.29% | -31.53% | Ride High | 17.29% | 7.69% | 1.33% |
| 7 | 0.00% | 2.77% | -38.04% | Ride High | 2.77% | 7.69% | 0.21% |
| 8 | -15.69% | -11.68% | -44.55% | Ride High | -11.68% | 7.69% | -0.90% |
| 9 | -31.37% | -26.00% | -50.97% | Ride High | -26.00% | 7.69% | -2.00% |
| 10 | -47.06% | -40.04% | -57.11% | Ride High | -40.04% | 7.69% | -3.08% |
| J | -62.75% | -53.60% | -62.75% | Ride High | -53.60% | 7.69% | -4.12% |
| Q | -78.43% | -59.59% | -59.47% | Ride High Plus | -59.47% | 7.69% | -4.57% |
| K | -86.27% | -61.19% | -60.95% | Ride High Plus | -60.95% | 7.69% | -4.69% |
| A | -86.27% | -49.77% | -46.91% | Ride High Plus | -46.91% | 7.69% | -3.61% |
| Total | | | | | | | -2.25% |

[0070] For analysis of the low hand and/or the high hand side bets, the program cycles through all 52×51 permutations of dealer vs. player low cards and notes the number of winning wide bet permutations and the number of side bet losses. Then, using the payoff values shown in TABLE THREE below, I found the expected value of the low hand side bet can be calculated. TABLE THREE gives a detailed breakdown of this number:

TABLE THREE

Low hand side bet pay table and return summary.

| EVENT | PAY | PERMU-TATIONS | PROBA-BILITY | EVENT FREQUENCY | EV in % |
|---|---|---|---|---|---|
| Match 2 | 10 | 12 | 0.45% | 221 | 4.52% |
| Match 3 | 5 | 12 | 0.45% | 221 | 2.26% |
| Match 4 | 5 | 12 | 0.45% | 221 | 2.26% |
| Match 5 | 5 | 12 | 0.45% | 221 | 2.26% |
| Match 6 | 5 | 12 | 0.45% | 221 | 2.26% |
| Match 7 | 5 | 12 | 0.45% | 221 | 2.26% |
| Match 8 | 5 | 12 | 0.45% | 221 | 2.26% |
| Non-Match, 2–8 | 2 | 672 | 25.34% | 3.9 | 50.68% |
| Other | -1 | 1896 | 71.49% | 1.4 | -71.49% |
| Total | | 2652 | 100% | | -2.71% |

[0071] The low hand side bet expected value is -2.71%. This translates into a house edge of 2.71%.

[0072] For the high hand side bet, the program cycles through all 2,598,960 5-card combinations and notes the number of each type of winning hand and the number of losing hands. TABLE FOUR below lists the winning poker hands and their respective payouts. It also shows the probability of getting those hands and the expected value of the bet:

TABLE FOUR

High hand side bet pay table and return summary.

| HAND | PAYOFF | COMBINA-TIONS | PROBA-BILITY | EXPECTED VALUE in % |
|---|---|---|---|---|
| Royal Flush | 1000 | 4 | 0.00% | 0.15% |
| Straight Flush | 200 | 36 | 0.00% | 0.28% |
| Four of a Kind | 100 | 624 | 0.02% | 2.40% |
| Full House | 50 | 3,744 | 0.14% | 7.20% |
| Flush | 25 | 5,108 | 0.20% | 4.91% |
| Straight | 10 | 10,200 | 0.39% | 3.92% |
| 3 of a Kind | 3 | 54,912 | 2.11% | 6.34% |
| Two Pairs | 2 | 123,552 | 4.75% | 9.51% |
| Pair, JJ-AA | 1 | 337,920 | 13.00% | 13.00% |
| Pair, 22-TT | 0 | 760,320 | 29.25% | 0.00% |
| Other | -1 | 1,302,540 | 50.12% | -50.12% |
| Total | | 2,598,960 | 100% | -2.40% |

[0073] The high hand side bet pays a minimum of even money for a pair of jacks or better. A pair of 2's through 10's result in push on the side bet while all other hands lose. With the payouts shown in TABLE FOUR, the high hand side carries a house edge of 2.40%.

[0074] Although the game has been described as being played at a table with a live dealer, the game is easily adaptable to play electronically on a stationary arcade-type unit or programmed personal computer. It can also be played on a dedicated hand-held unit, or a general purpose hand-held device employing game cartridges. As will be appreciated, for electronic play, hands would be generated randomly, with a single player competing against the computer as the house.

[0075] Although the present invention has been described in relation to particular embodiments thereof, many other variations and modifications and other uses will become apparent to those skilled in the art. It is preferred, therefore, that the present invention be limited not by the specific disclosure herein, but only by the appended claims.

What is claimed is:

1. A method of playing a card game between a dealer and one or more other players, comprising the steps of:

placement of at least two bets by each other player, the bets including a low hand bet and a high hand bet;

dealing a low hand by the dealer comprising one card to the dealer, and to each other player, the one card being dealt face down, and viewable when dealt only by the recipient player;

dealing a high hand by the dealer comprising at least four additional cards to the dealer and to each other player, the four cards being dealt face down and not viewable when dealt by any player;

inspection by each other player of his or her respective low hand card;

selection of one further playing option by each other player from a group of options,

wherein the options are, to:

Play the Low Hand Only, for which option the high hand bet of that player is treated as a push;

Ride High, for which option the player will compete against the dealer with both the high hand and the low hand; and

Ride High Plus, for which option the player will compete against the dealer with both the high hand and the low hand, and, if the player does not lose the low hand, his low hand wager (and any winnings from it) will automatically be combined with his high hand wager;

playing the low hand by facing the dealer's low hand, and the low hands of the other players, and comparing the dealer's card separately with the respective cards of the other players, with the lower ranking card in each instance being the winner and a tie being a push; and

playing the high hand by facing the dealer's high hand cards, and the high hand cards of the other players who chose the Ride High or Ride High Plus playing option, combining the so faced cards with the dealer's and the respective players' low hand card, comparing the hands, of the dealer separately with the respective hands of the other players, with the better poker hand in each instance being the winner and a tie being a push, and with the payoff for a winning other player being determined by rank of the winning card combination.

2. The method of claim 1, wherein, for the low hand play, the dealer must qualify by facing a card having a predetermined maximum rank, or each other player automatically wins.

3. The method of claim 2, wherein the maximum rank is the Jack.

4. The method of claim 1, wherein for the high hand play, the payoff for a winning other player is at a first rate for a winning hand of a first ranking or better, and at a second lower rate for a winning hand of a ranking lower than the first ranking.

5. The method of claim 4, wherein the first ranking is a pair of Jacks.

6. The method of claim 4, wherein the first ranking is a pair of Queens.

7. The method of claim 6, wherein for the low hand play, the dealer must qualify by facing a card having a predetermined maximum rank, or each other player automatically wins the low hand.

8. The method of claim 7, wherein the maximum rank is the Queen.

9. The method of claim 1, wherein the low and high hand bets are limited to predetermined maximum values.

10. The method of claim 1, including utilizing a gaming surface having a plurality of areas including a respective area for each other player's low and high hand bets, an area to indicate the player's selected playing option, areas for the player's low and high hands, and an area for the dealers high and low hands.

11. The method of claim 1, wherein the low hand bet is at least equal to the high hand bet.

12. The method of claim 10, wherein the gaming surface is an electronic display.

13. The method of claim 1, further including the step of permitting each other player the option, at the beginning of a hand, to make a low hand side bet and/or a high hand side bet, wherein:

the low hand side bet provides a payoff to a participating other player determined only by the rank of the dealer's low hand card compared to that of the participating player; and

the high hand side bet provides a payoff to a participating other player determined only by the rank according to the ranking of the dealer's hand compared to that of the participating player.

14. The method of claim 9, wherein the other players may make the high hand side bet, and also choose the Play the Low Hand Only playing option, and the dealer faces that player's high hand during high hand play, but only to determine the outcome of the high hand side bet.

15. The method of claim 13, wherein the payoff for the low hand side bet is as follows:

| Non-Match | Match | Payoff |
|-----------|-------|--------|
| 2–8 | | 2:1 |
| 8 | 8 | 5:1 |
| 7 | 7 | 5:1 |
| 6 | 6 | 5:1 |
| 5 | 5 | 5:1 |
| 4 | 4 | 5:1 |
| 3 | 3 | 5:1 |
| 2 | 2 | 10:1 |

16. The method of claim 13, wherein the payoff for the high hand side bet is as follows:

| Hand | Payoff |
|------|--------|
| Royal Flush | 1000:1 |
| Straight Flush | 200:1 |
| Four of a Kind | 100:1 |
| Full House | 50:1 |
| Flush | 25:1 |
| Straight | 10:1 |
| 3 of a Kind | 3:1 |
| Two Pairs | 2:1 |

-continued

| Hand | Payoff |
|------|--------|
| Pair, JJ-AA | 1:1 |
| Pair, 22-TT | 0:0 |
| Other | −0:1 |

**17**. The method of claim 13, wherein the amounts of the low and high hand side bets are unlimited.

**18**. The method of claim 17, wherein the low and high hand bets are limited to predetermined maximum values.

**19**. The method of claim 13, including utilizing a gaming surface having a plurality of areas including a respective area for each other player's low and high hand bets and the player's low and high hand side bets, an area to indicate the player's selected playing option, and areas for the player's low and high hands, and an area for the dealers high and low hands.

**20**. The method of claim 10, wherein the gaming surface is an electronic display.

**21**. A method of playing a card game having a deck of cards and rules of play, comprising the steps of:

receiving at least two bets from a player, the bets including a low hand bet and a high hand bet, the high hand bet being at least equal to the low hand bet;

dealing one card faced down to each player, which card can be viewed by only a respective player to which it is dealt;

dealing at least four additional cards to each player face down and not to be looked at by the player until the low hand has been determined;

playing the low hand including permitting a player to play his first card on either the low hand or only on the high hand, the dealer needs to have a eight or less to qualify for playing the low hand, however, if a player plays a nine or higher on the low hand, the dealer does not need the qualifier, the low hand card of each player is then compared with the low hand card of the dealer, if a

player's low hand card is lower than the dealer's low hand card, the player wins his low hand bet;

after the dealer has completed the low hand with each player, the four additional cards are turned over and combined with the low hand card;

the dealer then progresses through each player and compares a best possible combination of the player's cards with the best possible combination of the dealer's cards to determine if the player has a better poker hand, the winner wins an amount equal to the high wager, the dealer then progresses through any of the remaining players in a similar fashion.

**22**. The method of claim 21, wherein if the player plays the low hand and loses, his high hand is returned, or, if the player wins the low hand, he has the option of moving some or all of his winnings or original bets to the high hand.

**23**. The method of claim 21, and further including placing an additional ante wager at the player's option, and paying off on the ante wager if the player has a hand matching a hand from a predetermined list, the pay off being an amount that is a multiple of the ante wager, and wherein if the player plays the low hand and loses and has made no ante wager, his additional four cards are collected without being shown.

**24**. The method of claim 21, wherein if the low hand results in a push, the player has an option of taking back the low hand wager or adding the low hand wager to the high hand wager, and wherein if a push results in the low hand, the dealer wins, and wherein if the player plays the first card as the high hand, the dealer returns the low hand wager to the player.

**25**. The method of claim 21, wherein standard poker rules are used to determine the best hand, and wherein the dealer or the player turns the cards of the high hand.

**26**. The method of claim 21, including utilizing a gaming surface having a plurality of areas including a respective area for each of the low wager, the high wager, the ante wager, first card low hand, first card high hand and for the additional four high hand cards.

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