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Overview

In **Baccarat** two cards are dealt to each of two hands, called the Player Hand and the Bank Hand. A third card may under certain circumstances be drawn for each. The hand which is closest to 9 wins. Picture cards and 10's have a value of zero, aces are one and all others are their face value. If the sum of the cards is greater than 9, the first digit is dropped.

System Settings

The system limit for **Bet Maximum** is **\$30,000**. The limit for any **Balance** or **Stake** is **\$999,999,999**. Setting the Bet Maximum or Stake is covered below under Setup Procedures.

Baccarat uses **eight 52 card decks** in its shoe which appears to the right of the screen. After the deck is shuffled the shoe is cut and the **cut is displayed as a red line** towards the end of the shoe. Dealing and the drawing of cards continue until the cut is reached. At the beginning of the next hand the shoe will be reshuffled and cut.

Setup Procedures

The **Setup** menu option allows you to set the **Maximum Bet** for the game and the **Names** and **Stakes** for each of three players. Select Options from the menu bar, followed by Setup and finally the Player whose setup you would like to change. This will display the Setup box for that player, displaying the current Name, Stake, Bet Maximum, Balance and Win/Loss total. The first three, as well as an **Add Stake** input field, are editable fields, allowing you to enter changes. To **Reset** to system defaults, choose the Reset Button, to return without saving any changes, choose **Cancel**. Choosing the Reset button will also reset the Win/Loss statistic to zero for the selected Player. Pressing the **Save** button will record the new input values.

Setting the Name

When the Setup box appears, the players current name is highlighted. You can replace it by typing in the new name.

Setting the Stake

The **Stake**, or bankroll is initially set at \$10000. You can change the Stake in two ways. The first is to enter the new Stake into the Stake input field. The second is to add to an existing stake by entering the amount to be added into the **Add Stake** field. As you type you will note that the **Balance** for the Player changes accordingly.

Note that you can reduce the stake by entering a smaller amount in the Stake field, however, YOU CANNOT REDUCE THE STAKE SO AS TO REDUCE THE BALANCE TO A VALUE BELOW ZERO. If you attempt to do this, a Beep will be heard and the Stake will be reset to the minimum allowable value.

THE STAKE AND/OR RESULTING BALANCE CANNOT EXCEED THE SYSTEM MAXIMUM OF \$999,999,999. If you attempt to enter too large an amount directly into the Stake field, a Beep will be heard and any additional digits entered ignored. If on the other hand you attempt to add an amount to an existing Stake via the Add Stake field which will cause the total Stake or Balance to exceed the system limit, a Beep will be sounded and the Add Stake, Stake and Balance reset to the largest allowable values.

You cannot add a negative value to the Stake via the Add Stake process. If you wish to reduce the Stake, put the desired new Stake amount into the Stake input field.

Setting the Bet Maximum

The **Bet Maximum** is shown in each of the 3 Player **Setup Boxes**, however THE LAST VALUE SET IS THE GAME SETTING NOT THE MAXIMUM FOR THAT PARTICULAR PLAYER.

The default Bet Maximum is \$1000. To change this amount simply enter the new value in the appropriate field. THE BET MAXIMUM CANNOT EXCEED THE SYSTEM MAXIMUM OF \$30000. If you attempt to enter an amount greater than the maximum, a Beep will be heard and either additional digits ignored or the amount set to the system maximum, depending on the circumstances.

Furthermore, THE BET MAXIMUM CANNOT BE ZERO. If action is taken which is interpreted as an attempt to set the Bet Maximum to zero, a Beep will sound and the amount reset to the default value.

Balance

The **Balance** as shown in the **Setup Box** or **Statistics box** may not be the same as that shown for each Player at the bottom of the screen. This is will occur if there are bets on the table at the time the Setup or Stats option is chosen. When a bet is placed on the table, the amount is subtracted from the Balance at the bottom of the screen. However, Setup and Stats do not presume these amounts to be lost but a part of the Player's Balance. As discussed above, the Balance as it appears in the Setup box will change as the Stake is changed, but in no case can it be reduced below zero.

Win/Loss

Win/Loss statistics are displayed in both the Setup Box and the Statistics Box. In the Setup box a Loss is indicated by a negative value. The Win/Loss amount is unchanged by the adjustment of the Stake. It can be reset to zero only by choosing the Reset button in the Setup Box followed by Save.

Placing Bets

Bets can only be changed before a new hand is dealt. To place a Bet simply position the cursor on the up arrow above the amount desired and depress the left mouse button. This will add the indicated dollars to the amount being Bet and reduce your **Balance** accordingly. If the mouse button is held down, the amount will continue to increase until you reach the **Bet Maximum** set or run out of money. To reduce the Bet simply follow the same procedure using the down arrow.

Before the first hand is dealt, it is assumed that all bets are Player Bets, that is bets which are won if the Player's Hand winds. To switch bets from the Player to Bank (or back again) place the cursor on the desired betting area and depress the left mouse button.

Repeating Bets

Once a game has been played you may **Repeat the last Bet** (if your Balance will cover it) by pressing the "Repeat Bet and Deal" button, or alternately pressing the SPACE bar on your keyboard. Note that repeating the last bet repeats the bet of all three players, not just one.

If you change the bet in some way as described above under Setting Bets, the option to repeat the bet is removed. The Deal Button then displays the message "New Deal" and Baccarat assumes you wish to bet the amounts currently on the table. You may still repeat the last bet by reducing all the amounts on the table to zero, at which point the option to Repeat is redisplayed.

Clearing Bets

You may want to **Clear** the table of all bets before setting new bets. After the hand has been played out simply press the **Clear** button and the win/loss amounts will be removed. Once the table has been cleared in this fashion, the option to **Repeat the Last Bet** is no longer available.

Playing the Hand

Once a Bet has been placed, the cards can be dealt by pressing the Deal button. Alternately, the SPACE bar on your keyboard may be used. The existing hand will be removed and a new hand dealt face up. There are very strict rules regulating drawing cards in Baccarat.

- NATURAL: If either or both hands are dealt either an 8 or 9 (in the first two cards), this is a natural and no further cards are drawn.

- If the PLAYERS FIRST TWO CARDS TOTAL: 0 to 5 Player must draw a third card; 6 or 7 Player must stand.

- If the PLAYER STANDS, the DEALER must: draw if Dealers total is 0 to 5; stand if Dealers total is 6 or 7.

- If the PLAYER DRAWS, the DEALER MUST: draw if Dealers total is 0 to 2; stand if Dealers total is 7.

- ELSE the Dealer

 - stands with a 3 if the Player drew an 8.

 - stands with a 4 if the Player drew 0,1,8 or 9.

 - stands with a 5 if the Player drew 0-3,8 or 9.

 - stands with a 6 if the Player drew 0-5,8 or 9.

Payoffs

Player Bets are **even money bets**. The payoff amount is displayed in the betting area of the Table. Bank bets require the payment of a **5% house commission** rounded to the nearest dollar. This amount is deducted and the resulting amount shown in the appropriate area of the table.

Bets which are lost are displayed in red. (Please note that as these amounts are lost they are only displayed temporarily. Certain changes to screen size, the overlapping of windows, etc. can cause them to disappear.)

Statistics

The stake for each player, the amounts won or lost and the cards currently remaining in the deck can be displayed at any time by choosing **Stats** from the Option Menu.

The **Player Names, Stakes** and **Win/Loss** amounts are saved from one session to the next. The Stake plus or minus the amounts won or lost is your current Balance (see a discussion of the Balance above). The **Balance** from the last session is placed in the Balance window at the start of a new session. These values can be reset by choosing the Setup Option menu item, displaying the Setup information, selecting the **Reset** button, entering the new Name and Stake desired, followed by pressing the Save button.

Sound

Baccarat produces a **shuffling sound**. The sound may be turned off at any point by selecting Sound from the Option drop down menu. Choosing it a second time will turn the sound back on. The current Sound setting will be saved for subsequent sessions.

Saving and Loading Information

Baccarat automatically saves the current **Names, Stake, Win/Loss** amount, **Balance** and **Sound** option in a file named BACCARAT.SAV. If your disk is write protected you will be informed that the attempt to save information failed. Baccarat will attempt to access this file when starting a new game. If it cant be found default values will be loaded.

Help

Choosing **Help** from the menu bar creates a pop-up menu which allows for several choices:

- Help on Help** provides basic information on using Help.
- Choosing **Overview** gives general information about playing **Baccarat**.
- Index** provides a list of topics for which Help is available.
- About Baccarat...** provides some information about this program.

Exiting

To **Exit** the program simply select the **Quit** menu item.

Bet Maximum

The maximum bet which can be wagered on a single hand. The same maximum applies to all players equally.

Balance

The amount of money available for play. It is the Stake plus or minus the amounts won or lost respectively.

Stake

The original bankroll plus any amounts added during play. The Balance remaining is the stake less amounts lost plus amounts won.

Cut

A random division towards the end of the available cards. When this point is reached the decks must be reshuffled before a new hand can be begun.