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SUMMARY

- Choose horses for each race, bet, read your opponents, and grab the winnings!

SETUP

- Each player takes a unique color deck (27 cards per deck).
- Each player should separate the 3 Bet cards from their deck.

THE CARDS

- **Deck cards:** Each card in the Deck represents a horse. The number on the card represents the speed of that horse (1 being the slowest and 8 the fastest).
 - Each of the two color decks has 4 total horses (1 of which is a Mudder - see Track Conditions), and 2 horses that have top speeds of 8 instead of 7 (known as "Sure Things"). Horses have a slowest speed of 1, going up to a top speed of 7 or 8.
- **Bet cards:** There are 3 Bet cards that allow a player to make a Bet each round on the aggregate (total) results of 3 horse races. The possible Bets are:
 - **Win** - The player believes s/he will Win at least 2/3 races.
 - **Lose** - The player believes s/he will Lose at least 2/3 races.
 - **Draw** - The player believes s/he will tie at least 2/3 races.
 - **Note:** Each bet card indicates the race outcome combinations needed to fulfill its bet choice.
- **Card rules:**
 - All cards should be kept private until instructed otherwise.
 - A player may look at his/her own cards at any time.

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PLAY A ROUND

- **(1) Choose Horses** - Each player chooses any 3 cards from his/her Deck and places them face down and side-by-side before them.
 - Each of the 3 cards represent a horse of a certain speed (1 is the slowest, while 2 is faster, etc.). In Step 2 below, players will compare their 3 cards to the other player's 3 cards to determine race outcomes for the 3 races.
- **(2) Make Bets** - Each player chooses 1 Bet card and places it face down beside their 3 cards. Each player is betting on the overall results of all 3 horse races, not each individual race.
- **Step 1:** Both players turn their Bet cards face up at the same time.
- **Step 2:** Both players turn their 1st opposing horse cards face up at the same time:
 - This represents the 1st race.
 - Winner slides the Loser's card towards his/her Winning card.
 - Leave both cards if it is a tie.
 - This card sliding process is a simple visual way to indicate a Win, Loss, or Draw.
- **Steps 3 & 4:** Repeat this process for the 2nd race, and then the 3rd race.
- **Round Ends** - Determine the Round Outcome:
 - Each player counts how many Wins, Losses, or Draws occurred for them in all 3 races. Usually, 2 out of 3 with the same outcome yields that overall outcome (e.g. 2 Wins yields a Win). Note: 1 Draw

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plus a Win and a Loss yields a Draw. An overall Draw is actually difficult to achieve.

BET OUTCOME

- The prize for a successful bet are the horse cards used in the race and go to each player's "Purse."
- Round Outcome determines the actual prize:
 - If the Round Outcome matches a player's Bet, all 6 horse cards to to his/her Purse. (e.g. the player bet on a Loss and his/her Round Outcome was a Loss).
 - If both player's Bets match the Round Outcome, each puts their 3 cards into their Purse.
 - If neither player's Bet matches the Round Outcome, all 6 cards go into the Pool (see below).
- Continue playing Rounds until all deck cards are played.
- **Note:** The final Round consists of choosing 1 card from the final 3 left in each Deck and Betting. This prevents card counters from knowing the final horse card!

THE POOL

- Cards placed in the Pool remain there until the final game round.
- Whoever's Bet matches the final Round's Outcome wins the Pool (split the Pool if there's a tie).

FINISHING THE GAME

- Finish the game by tallying who has the most cards. Whoever has the most cards in their Purse is the better bettor and wins!
- For ties, see Sudden Death.

SUDDEN DEATH

- In the case of a tie, both players choose ANY 3 cards from their

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Purse (regardless of Deck color) and then place them face down with their Bets. Determine the outcome.

- Repeat if there is another tie, until one player's Bet matches the Round Outcome.
- For 4 or more players (see [4+ Players](#)), perform this process as necessary to determine an overall Winner, 2 players at a time.
- If a player doesn't have enough cards in their Purse to play with, borrow a non-Winning player's Deck to play with instead.

TRACK CONDITIONS (O)

- This is an **optional rule (O)** that incorporates weather and track conditions into the game.
- Weather determines track conditions for all races in a Round. Every card back indicates Track Conditions, either **Wet** or **Dry**. Track Conditions matter if a player races with a Mudder.
- "Mudders" are horses that can **perform better** when track conditions are **wet**. The Mudder helps by running faster or slower by up to 1 number, depending on what you need to Win, Lose, or Draw in a race. Choose this adjustment after revealing opposing horse cards.
 - **Example:** If the Track Conditions are Wet and you place a 5 Mudder card, you can raise or lower your Mudder value of 5 by 1 if you wish. This would mean you could play that Mudder as a 4, 5, or 6.
- **Determine Conditions** - Every Round, after revealing Bets, one player should place their deck

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face down and another should split it. The back of the top card determines the Track conditions for all races in this Round. Return the Deck and play as normal.

4+ PLAYERS

- Each Bettor Horse game is designed for 2 players. Every additional Bettor Horse card game allows 2 additional players to engage in the same game.
- The difference in the rules for 4+ players is the Round structure:
 - The first player Bets with the second player for a round (as normal).
 - The second player Bets with the next player (and so on until you reach the last player).
 - The last player Bets with the first player.
 - Repeat this process until the Final Round.
- The Final Round has 2 parts.
- **Final Round Part I.** (each player should have 3 cards to choose from):
 - Player 1 bets with Player 2 and resolves.
 - Player 3 bets with Player 4, and so on...
- **Final Round Part II.** (each player should have 2 cards to choose from):
 - Player 1 bets with Player 3 and resolves.
 - Player 2 bets with Player 4 and resolves.
- **Note:** In a 4+ player game, you'll need to separate the cards at the end to make sure that each Bettor Horse Deck has the correct 27 cards.

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