Korean Poker

ONE-TWO-THREE



The Other Fun Card Games

Boris Ma

Central Information Services

Korean Poker One-Two-Three: the other fun card games
Boris Ma

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INTRODUCTION

Many years ago, my relative introduced me to a game of Hwa-Tu when I was staying at his house. A group of five guys played late in the evening. I had to learn as I was playing. To make the game more interesting, we agreed to bet a tiny amount of money per point. As the money was moving around, I was hooked. Then, I turned my head to loosen my neck. The window was no longer black. We had been playing for more than 10 hours straight.

My recent discovery of the popularity of poker awakened those memories of Hwa-Tu, and I thought Hwa-Tu also deserved some global recognition. Although I am not an expert player of Hwa-Tu who could provide in-depth knowledge of the various games, I just couldn't sit idle. I became itchy with desire to introduce Hwa-Tu to a wider audience as soon as possible. I thought there might be some people who want to try some new card games. I thought they, too, may get turned on immediately, like me, by the novelty of the cards and the intricacies of the games.

This book will not cover the history of Hwa-Tu and other background information, in part because you can easily obtain such information from the Internet—go to Yahoo, Bing, or Google and search for "Korean cards," "Korean card game," or "hwatu"—and in large part because this book is not meant to be a complete book on Hwa-Tu. My goal is to simply get your feet wet in the games of Hwa-Tu.

If you have never been good with poker, you may excel in Hwa-Tu because Hwa-Tu may require a different set of skills, which you naturally possess. I wouldn't be surprised to see a lousy poker player turning into a celebrity Hwa-Tu player.

The games in this book are the real games Koreans play, but the rules may be slightly different from the ones some players play by. It is common and normal for players to bend or change the rules slightly, especially the point system, to fit their needs. So long as every player agrees on the changes, the rules can

be changed. Even during a game, the rules can be changed if all the players agree.

As far as I know, there are no official English substitutes for all the Korean names used in Hwa-Tu games. Therefore, I came up with my own list of names based on my research and interviews with players without deviating much from the norm. You will actually see the same names in other Hwa-Tu articles and documents written in English. I also use a single name consistently for each card and didn't use any Korean names to avoid confusion. In Korea, some cards are called differently in different games.

I want you to have fun with Hwa-Tu. If you are already familiar with a game of Hwa-Tu or have somebody who is a Hwa-Tu player, feel free to dump this book. Why bother with this book when you have something better? As I implied earlier, this book was written mainly for those who have never played a game of Hwa-Tu. Have fun!

HWA-TU

Hwa-Tu is the Korean name for their playing cards, not a name for some card game. Hwa-Tu consists of 48 primary cards plus a few extra cards called bonus cards or jokers. The number of the extra cards and their pictures vary according to every Hwa-Tu manufacturer. The 48 cards are divided into 12 months. Every month has 4 cards and those 4 cards in the same month share a symbol that represents that month exclusively. In addition, every month has two cards that look very similar in appearance to each other. In the beginning, you may often confuse one card with the other. Figures from 2.10 to 2.13 show all the primary cards according to their months. Pay attention to their common symbols.



A Sample of Bonus Cards

Dragon Hwa-Tu

This book includes a deck of cards, which is significantly different from the traditional Hwa-Tu. First of all, my cards are bigger: the traditional size is 35 x 54 mm (1.4 x 2.1 inch), whereas the size of my cards is 40 x 66 mm (1.6 x 2.6 inch). My cards also have smooth edges instead of the sharp corners, and all the primary cards are printed with the number of their month, which helps the

Traditional Hwa-Tu



Dragon Hwa-Tu



Dragon Hwa-Tu also includes two DIY (Do-It-Yourself) cards, which you can use with the primary cards in any game. You define the rules and points for the cards. You can write on the cards with dry erasable markers.

new player to learn faster. With the traditional cards, the player has to memorize the months associated with the cards. Another big difference is the pictures on the cards. The new pictures are modern, reflecting the latest design trend. The new pictures are so different that even the traditional card players will need some time to get used to these cards.





About Your Cards

The manufacturer of my cards had two versions of the cards at the time of my writing of the book–only some pictures vary with each version–but I used only one version of the cards to illustrate Hwa-Tu in this book. It is very difficult for me to cover all the different versions of the cards in the book because the manufacturer can change their cards at any time: they have the right to modify or discontinue the old versions or produce new versions at any time.

Once you learn to play Hwa-Tu with one version of my cards, you shouldn't have any difficulty playing with another version. Please contact me if you'd like to purchase the versions different from what you have now.

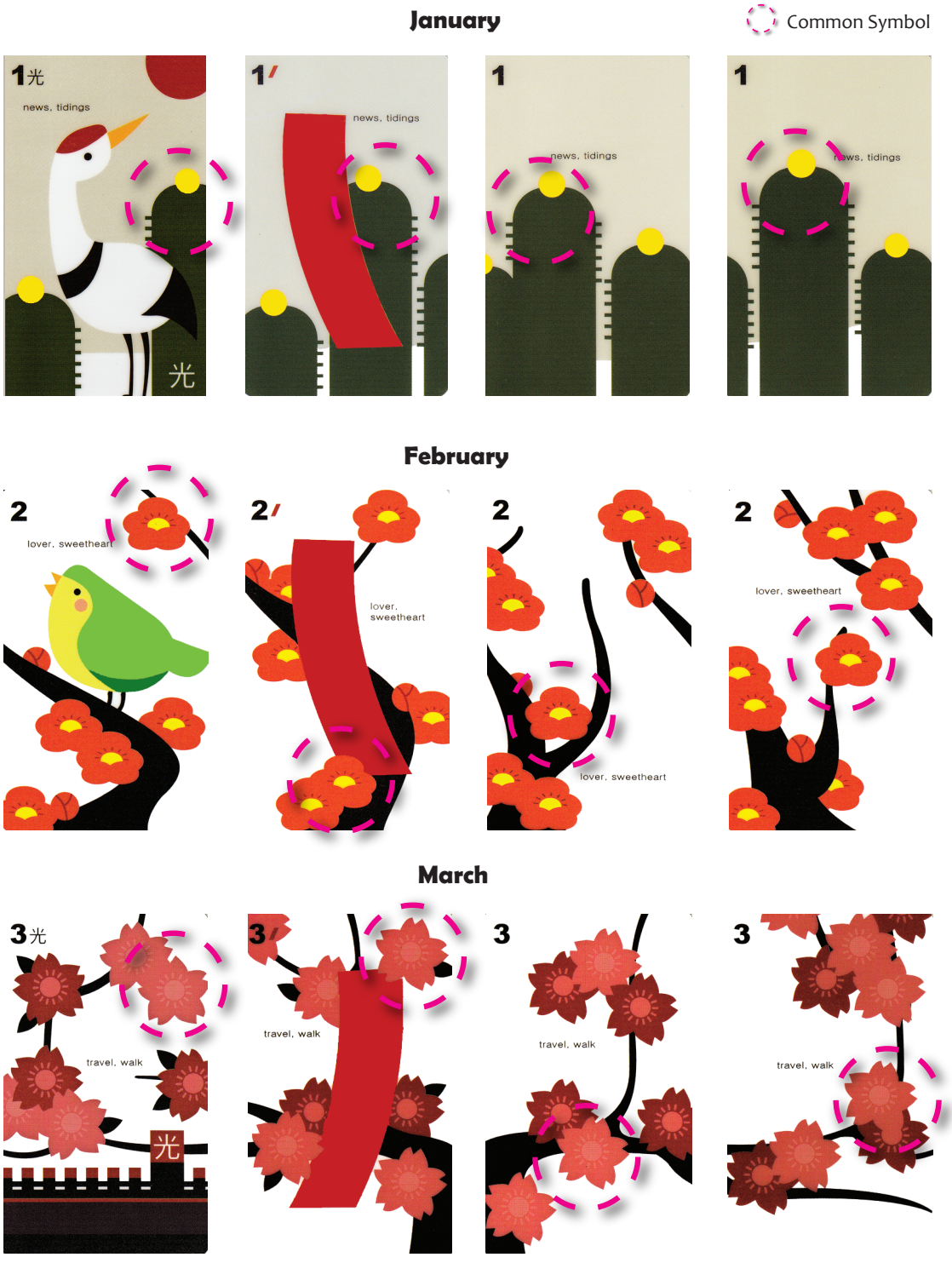

January
Common Symbol
1光
news, tidings
光
1′
news, tidings
1
news, tidings
1
news, tidings
February
2
lover, sweetheart
2′
lover, sweetheart
2
lover, sweetheart
2
lover, sweetheart
March
3光
travel, walk
光
3′
travel, walk
3
travel, walk
3
travel, walk

Figure 2.10

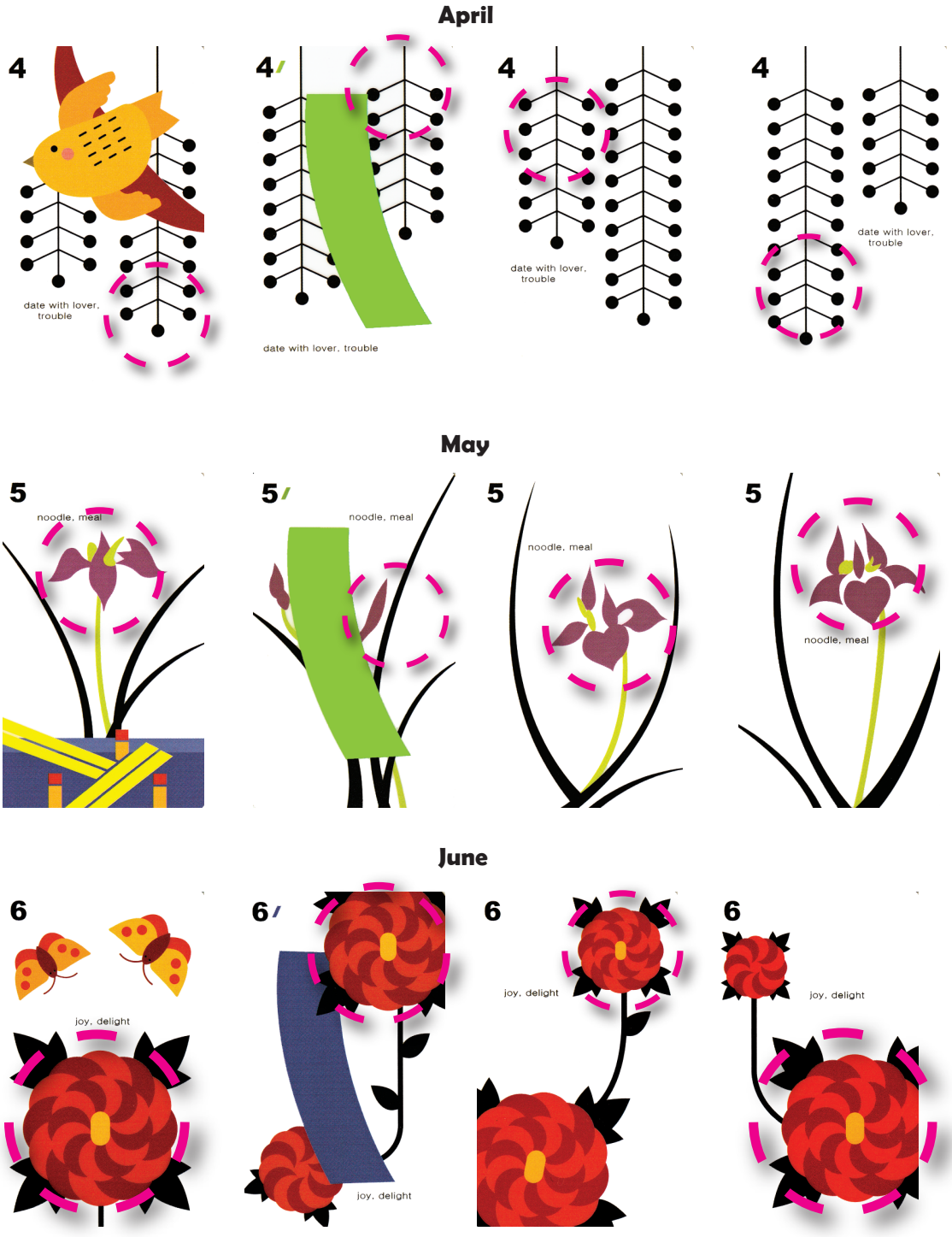

April
4
date with lover, trouble
4
date with lover, trouble
4
date with lover, trouble
4
date with lover, trouble
May
5
noodle, meal
5
noodle, meal
5
noodle, meal
5
noodle, meal
June
6
joy, delight
6
joy, delight
6
joy, delight
6
joy, delight

Figure 2.11

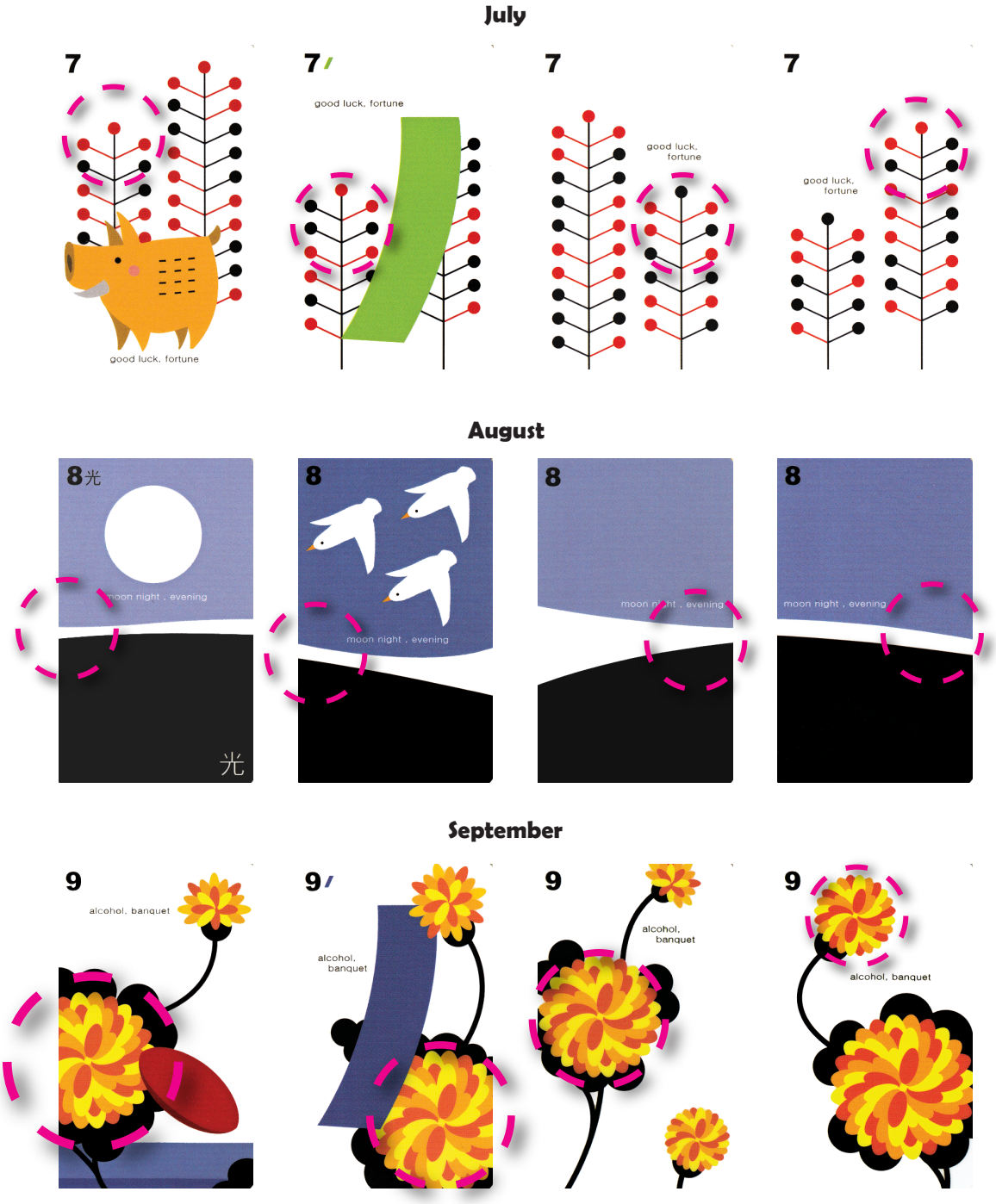

July
7
good luck, fortune
7
good luck, fortune
7
good luck, fortune
7
good luck, fortune
August
8光
moon night , evening
光
8
moon night , evening
8
moon night , evening
8
moon night , evening
September
9
alcohol, banquet
9
alcohol, banquet
9
alcohol, banquet
9
alcohol, banquet

Figure 2.12

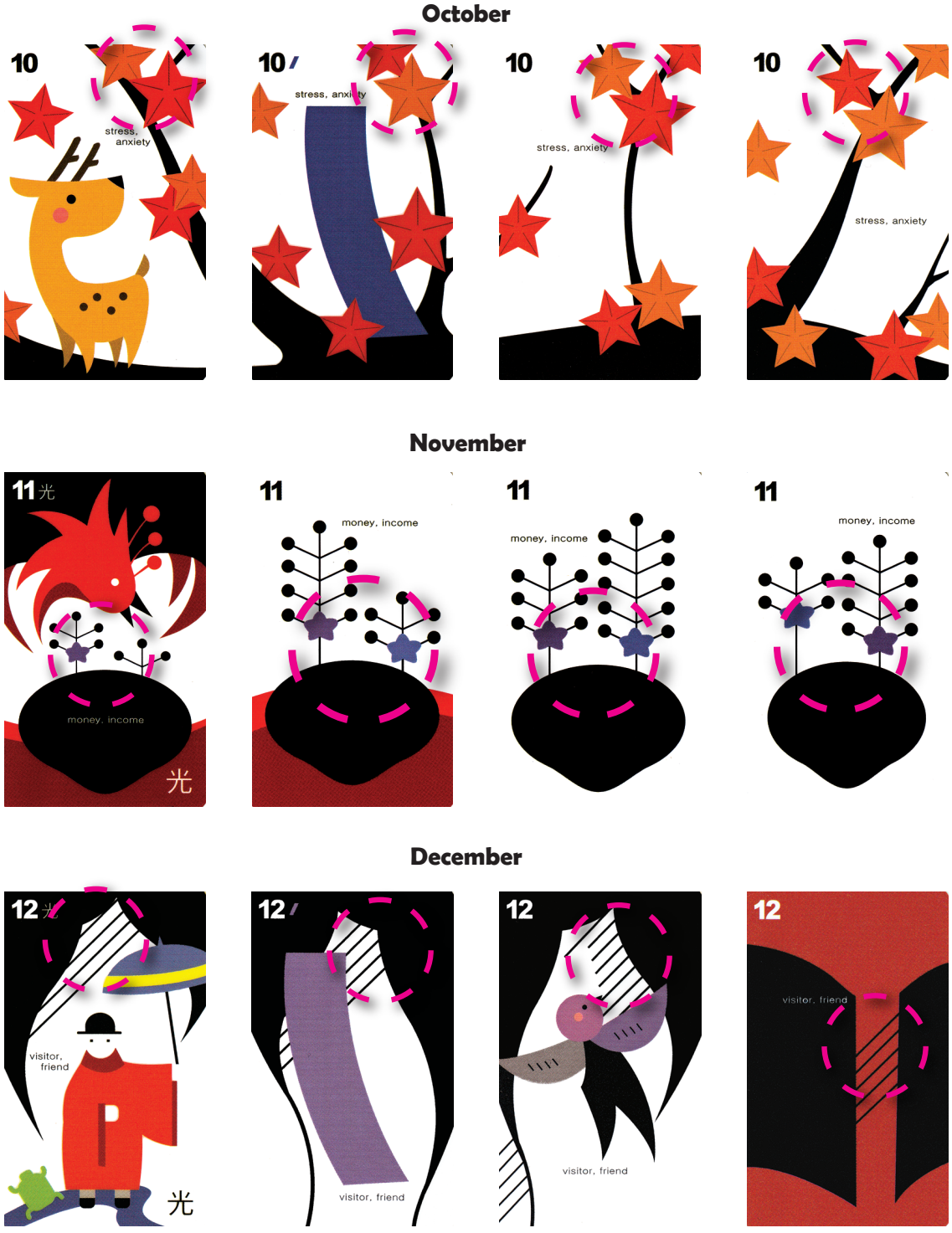

October
10
stress, anxiety
10
stress, anxiety
10
stress, anxiety
10
stress, anxiety
November
11 光
money, income
光
11
money, income
11
money, income
11
money, income
December
12 光
visitor, friend
光
12
visitor, friend
12
visitor, friend
12
visitor, friend

Figure 2.13

GAMES PEOPLE PLAY

All the following games require a player who deals the cards. For the very first hand, the players have to select the dealer. One of the players can volunteer to be the dealer or each player picks a card from anywhere in a deck of shuffled cards and the player holding the latest month becomes the dealer. In the subsequent hands, the winner of the preceding hand becomes the dealer. If there was no winner, the preceding dealer deals the cards again. The dealer always draws a card first in every game and then the player's turn moves counterclockwise.

- **It is up to the players to decide how to choose the dealer among themselves.**
- **The goal of the games here is to accumulate points.**

Now you need to learn how to recognize the cards. As I said earlier, Dragon Hwa-Tu has the months printed on the cards, so it is much easier for you to get started.

In addition to the months, you need to know how to recognize the valuable cards in terms of points. The flash cards shown in **Figure 3.1** are usually the most valuable in most games. As you can see, not every month has a flash card. You will also notice the two identical symbols on every flash card, which are not a Korean but Chinese letter representing light. The next valuable cards are the ribbon cards in **Figure 3.2**. I hope you are not color-blind because you need to recognize three different colors: blue, red, and green. If you can't recognize the colors, you may have to memorize the pictures.

There are other valuable cards but we can wait until we go into each game. Meanwhile, pull out the cards and examine the flash and ribbon cards. The pictures on your cards may be slightly different from what is shown in **Figures 3.1 and 3.2** but you should still be able to distinguish the flash and ribbon cards from the other cards.

Flash Cards

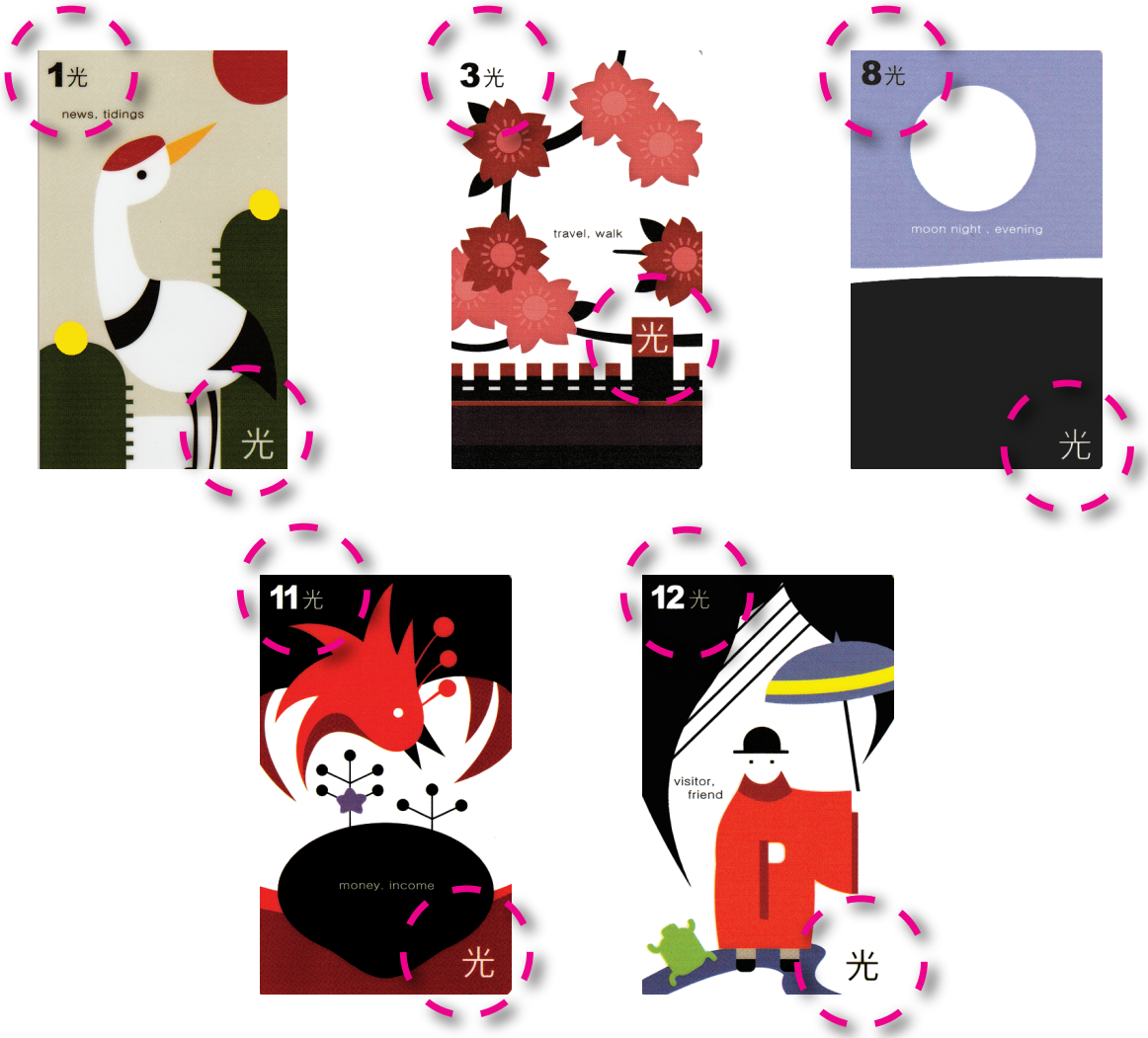
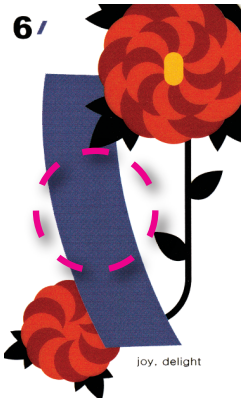
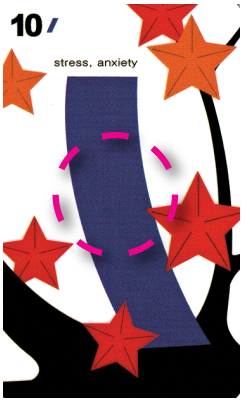


Figure 3.1

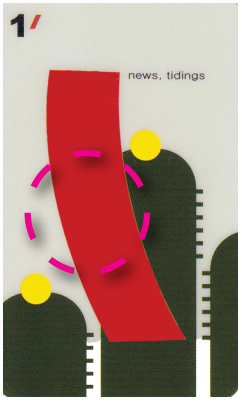
Blue Ribbon Cards



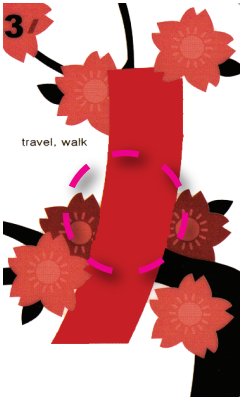




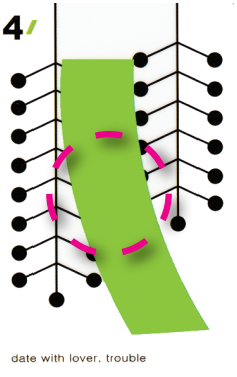
Red Ribbon Cards

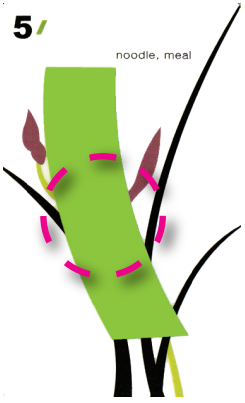






Green Ribbon Cards





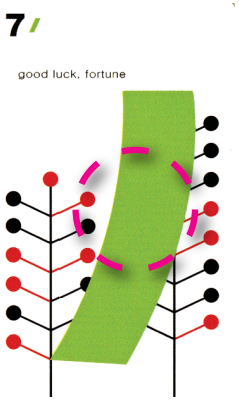


Figure 3.2

Once you become familiar with Hwa-Tu, customize the games by including the extra cards. You can use all the cards in the box. There is nothing to be thrown away.

Draw & Match

This game is easier to play than Go-Stop, and can be played with anywhere from 2 to 4 players. You only need the 48 primary cards.

1. The dealer shuffles the 48 cards and then asks a player to cut the shuffled cards. The asked player takes some cards from top of the shuffled cards and places them on the table; the player can also simply touch the top without taking any cards.
2. The dealer puts 4 cards face-up on the table, around the cut portion of the cards the player placed on the table in Step 1.
3. If there are only 2 players including the dealer, the dealer gives the other player 4 cards face-down. If there are 3 or 4 players, each player receives 3 cards. Then, the dealer takes the same number of cards and places them in front of him.
4. The dealer places 3 more cards face-up on the table.
5. The dealer gives each player 4 more cards if 2 players, 3 if 3 players, or 2 if 4 players. Finally the dealer takes the same number of cards and places the remaining cards on top of the cut portion of the cards on the table. If the dealer runs out of the cards before completing the deal, he is allowed to take some cards from the cut portion of the cards on the table. The cut portion on the table is called a draw pile because the players will draw cards from this pile.
6. Now the game begins with the dealer who becomes a player. There is no dealer from now until the end of this hand.

7. From your hand, you draw a card whose month matches one of the months on the table. If there is a match, don't take the card yet. Put your card next to the matched card on the table. If you can't find a match, you must give up your card and put it face-up on the table.
8. From the draw pile, you draw the top card and look for another match. If there is no match, you lose the card and put it face-up on the table. If there was a match in Step 7, you now take the 2 matched cards and place them face-up in front of you. If your second drawn card has the same month as the month you matched in Step 7, you lose all 3 cards and leave them face-up on the table. If your second drawn card matches another card on the table, you take the matched pair. If you had a match in Step 7, you now take them as well. You place the matched cards face-up in front of you.
9. The player sitting next to your right goes next and the turn continues counterclockwise until all the players run out of their cards.

See Figures 3.5 and 3.6 for the illustration of the rules. Here are a few more items to remember:

- When it is your turn to draw a card from your hand or the draw pile but all the cards on the table have been taken, you still have to draw a card and put it face-up on the table for the next player.
- When there are 2 same month cards on the table and you have drawn a card that matches that month, you decide which card to take, based on which card is more valuable to you.
- When there are 3 same month cards on the table and you have the fourth card of the same month, you collect all 4 cards.
- When you hold multiple cards that match the cards on the table, draw the card that matches the most valuable card to you.
- When you place the matched cards in front of you, you group them together according to their points. You will see the points later.

Now I can talk about the point system.

- Each flash card is worth 20 points. If a player collects all 5 flash cards, earning him 100 points, he becomes the winner and a new hand begins.
- Each ribbon card is worth 5 points, except the December ribbon card, which is worth 10 points. If a player collects all 3 blue, red, or green ribbon cards, he earns 30 points for each color group. The December ribbon card does not belong to any color group.
- If a player collects all the May cards, he earns 20 points.
- If a player collects all the October cards, he earns 20 points.
- If a player collects all the December cards, he earns 20 points.
- Every month has two cards that are more colorful than the other two cards in the same month. The colorful cards have an animal or something more. If the colorful cards are not a flash or ribbon card, those two cards are worth 1 point each and the less colorful cards, so-called junk cards, are worthless, 0 point. Exception is the December cards, 3 of which are colorful. Only one of them is worthless. See Figure 3.13.

See Figures from 3.10 to 3.13 for all the points. You are not done yet. Here are more rules:

- There is no winner until a player collected all 3 blue, red, or green ribbon cards, or all 4 May, October, or December cards. If none of the players meets these minimum requirements, the hand is wiped out and a new hand begins. Any points above those minimum points are extra points and the player with the highest points wins the hand. See Figure 3.14.
- If a player has collected all 5 flash cards, the hand ends immediately and he is declared the winner.

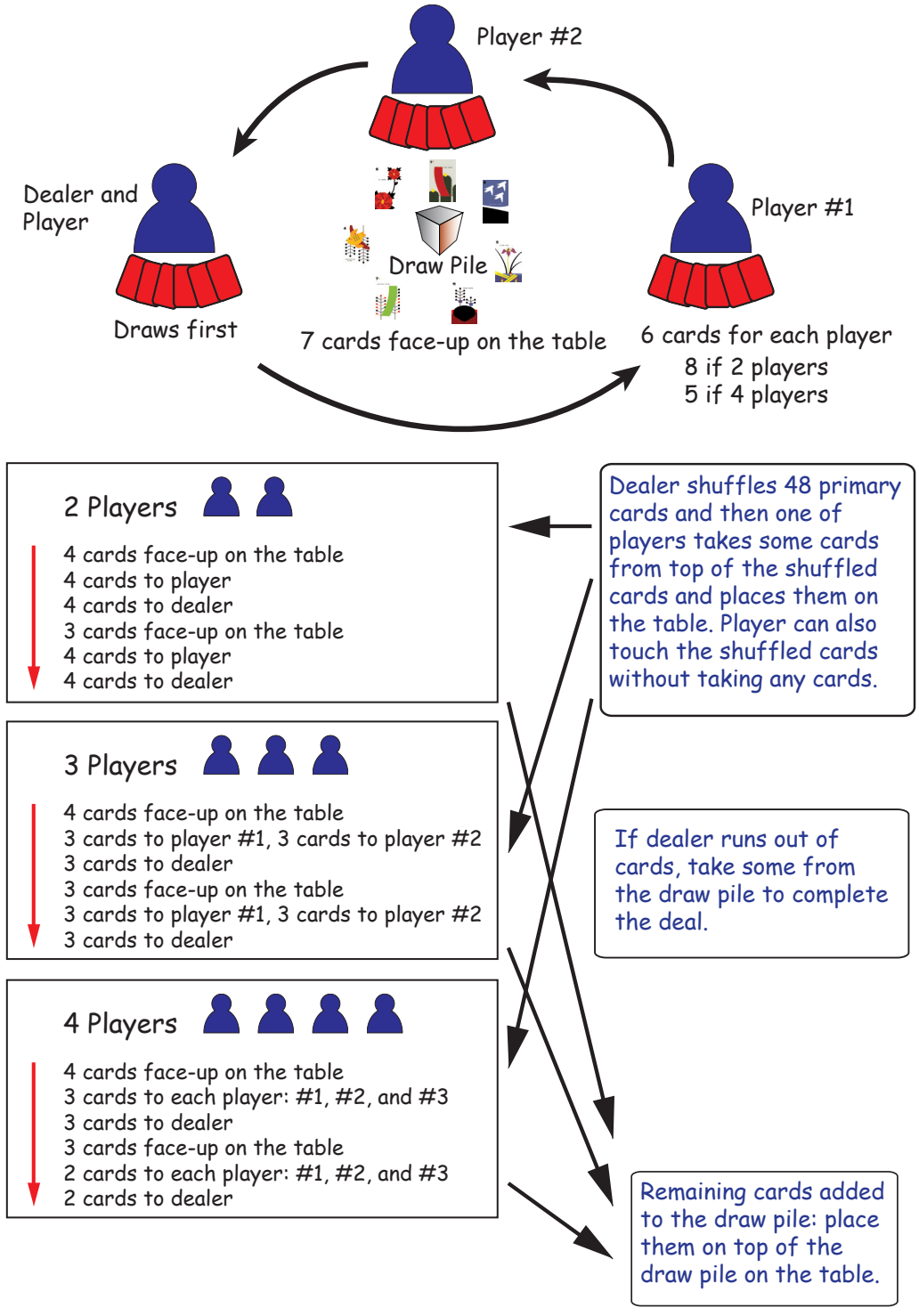

Player #2
Dealer and Player
Player #1
Draw Pile
Draws first
7 cards face-up on the table
6 cards for each player
8 if 2 players
5 if 4 players
2 Players
4 cards face-up on the table
4 cards to player
4 cards to dealer
3 cards face-up on the table
4 cards to player
4 cards to dealer
3 Players
4 cards face-up on the table
3 cards to player #1, 3 cards to player #2
3 cards to dealer
3 cards face-up on the table
3 cards to player #1, 3 cards to player #2
3 cards to dealer
4 Players
4 cards face-up on the table
3 cards to each player: #1, #2, and #3
3 cards to dealer
3 cards face-up on the table
2 cards to each player: #1, #2, and #3
2 cards to dealer
Dealer shuffles 48 primary cards and then one of players takes some cards from top of the shuffled cards and places them on the table. Player can also touch the shuffled cards without taking any cards.
If dealer runs out of cards, take some from the draw pile to complete the deal.
Remaining cards added to the draw pile: place them on top of the draw pile on the table.

Figure 3.5

A Sample Play

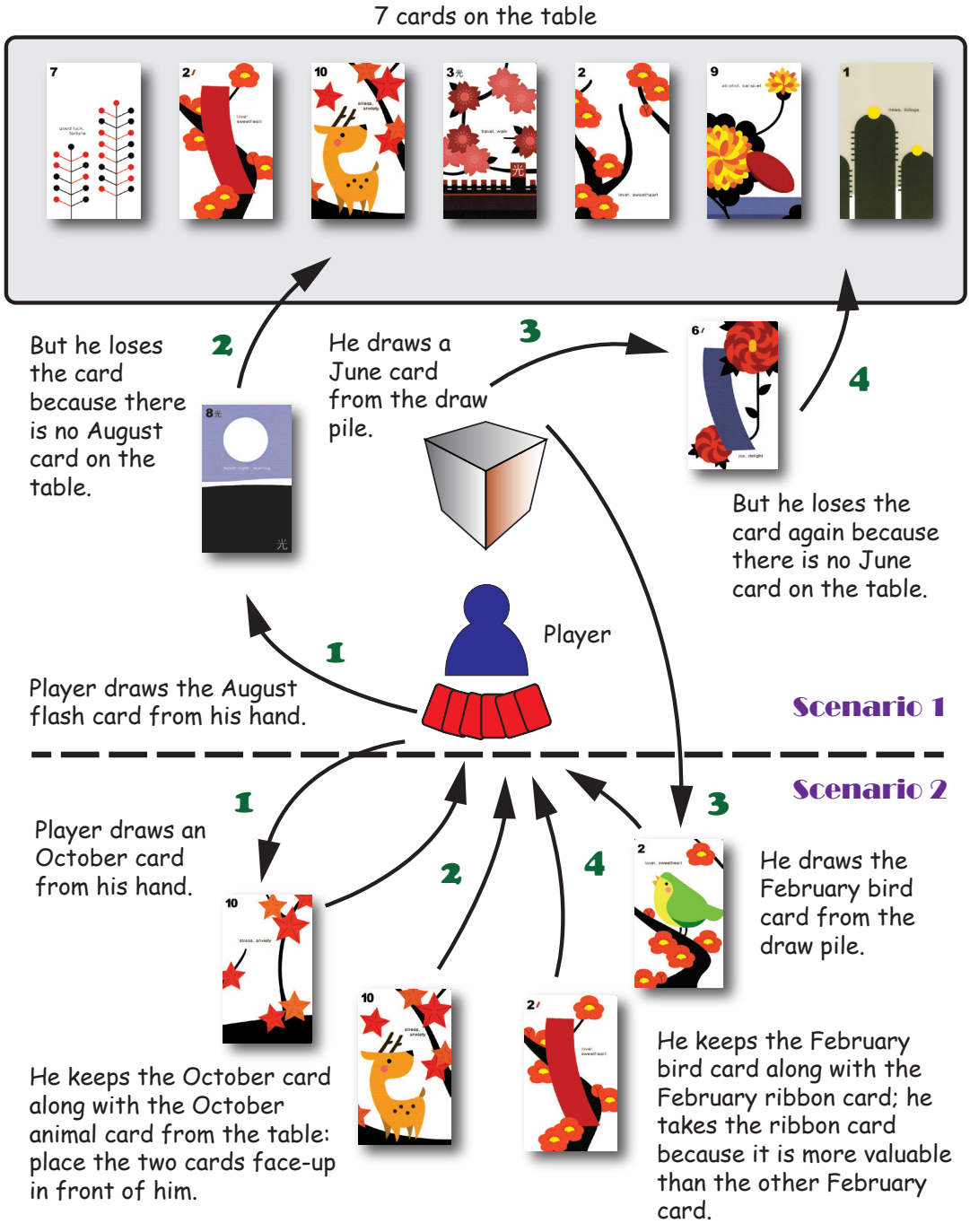
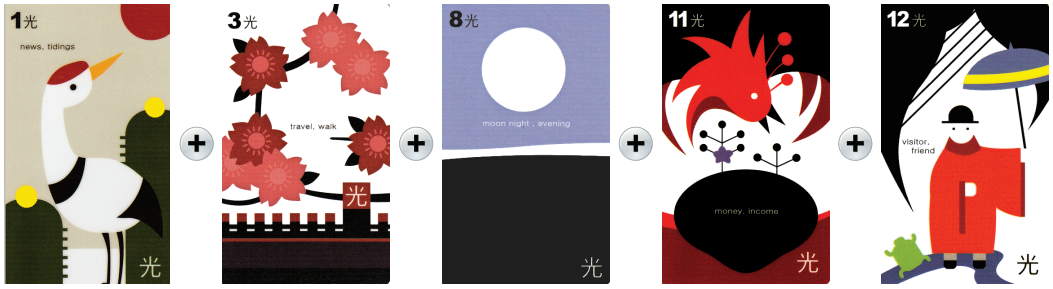
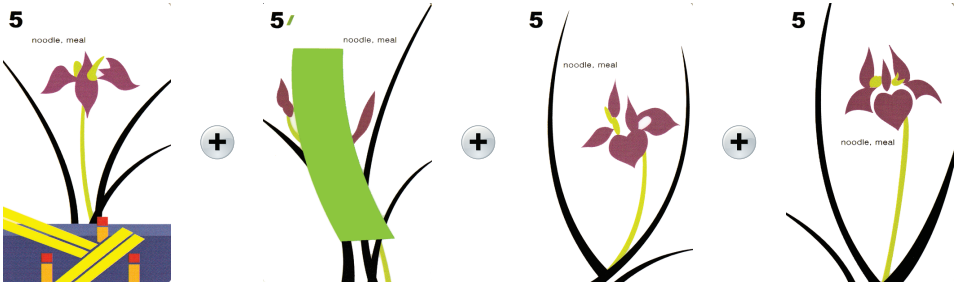


Figure 3.6

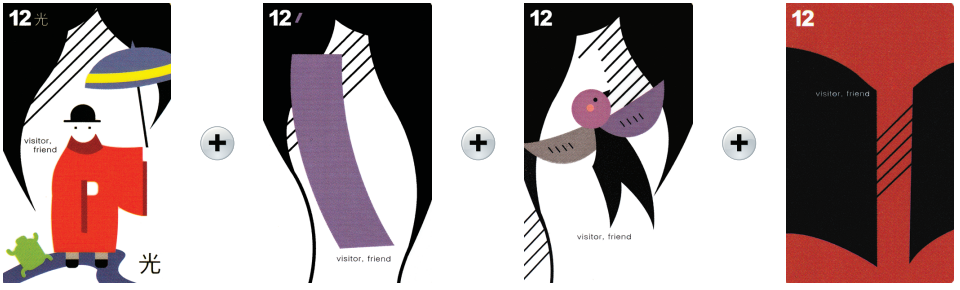
100 points for all 5 flash cards and the game ends.



20 points for all 4 iris cards.



20 points for all 4 rain cards.



20 points for all 4 maple cards.

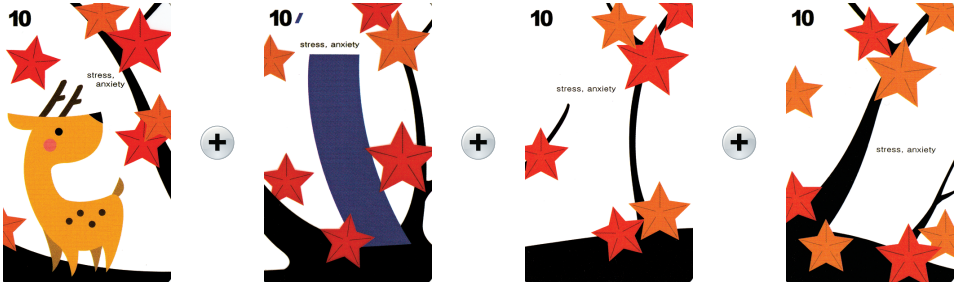
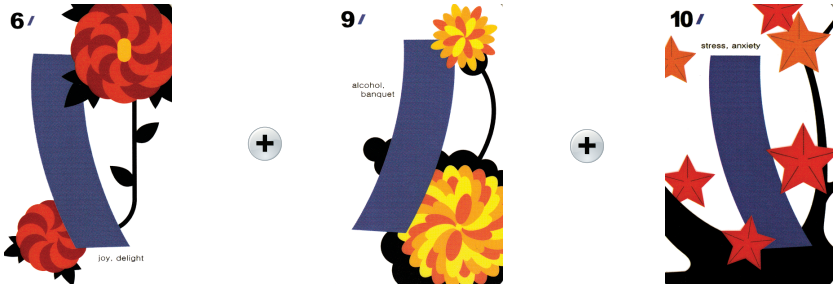
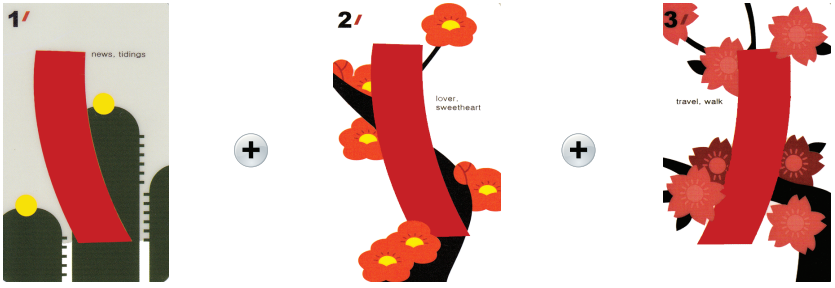


Figure 3.10

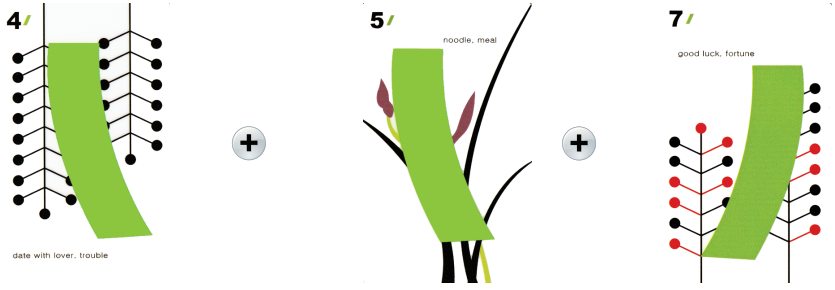
30 points for all 3 blue ribbon cards.



30 points for all 3 red ribbon cards.



30 points for all 3 green ribbon cards.



20 points for each flash card

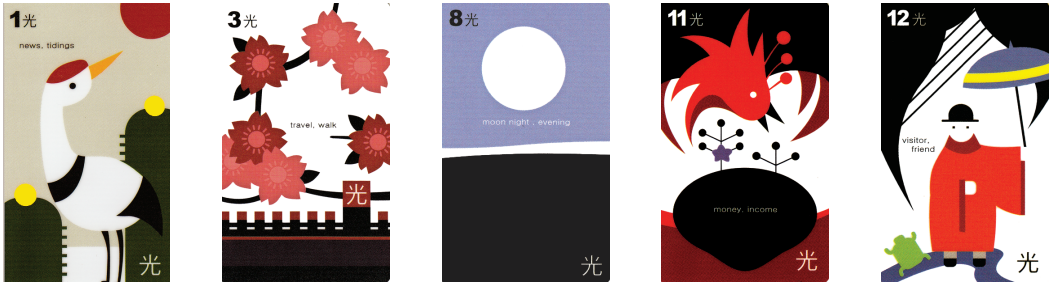
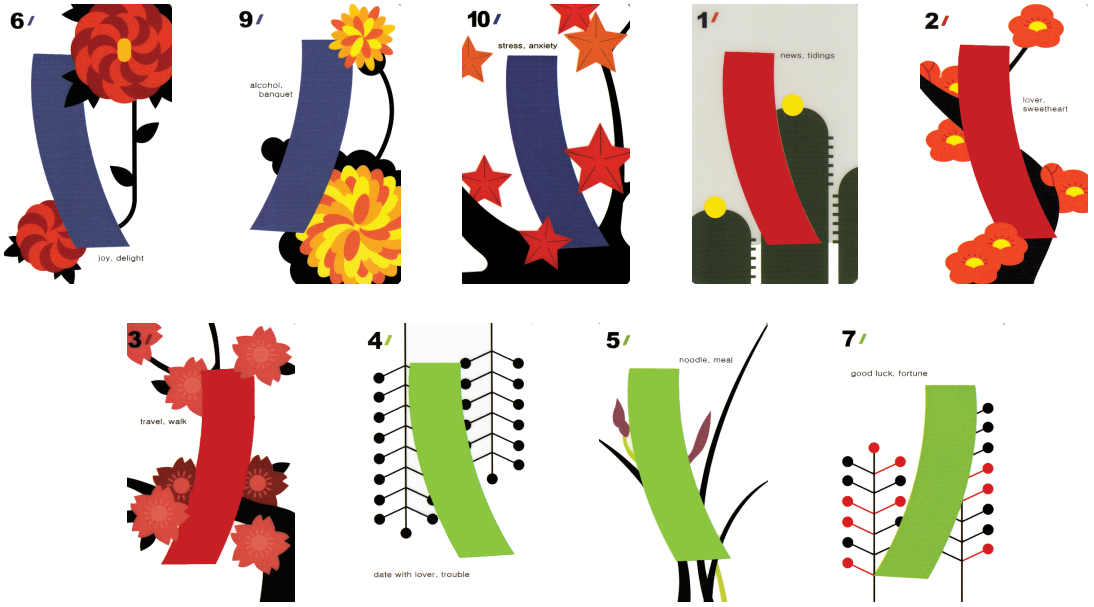
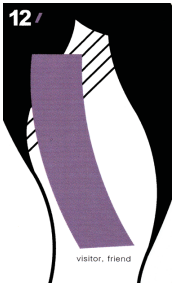


Figure 3.11

5 points for each ribbon card



10 points for the rain ribbon card



1 point for each animal or more colorful card

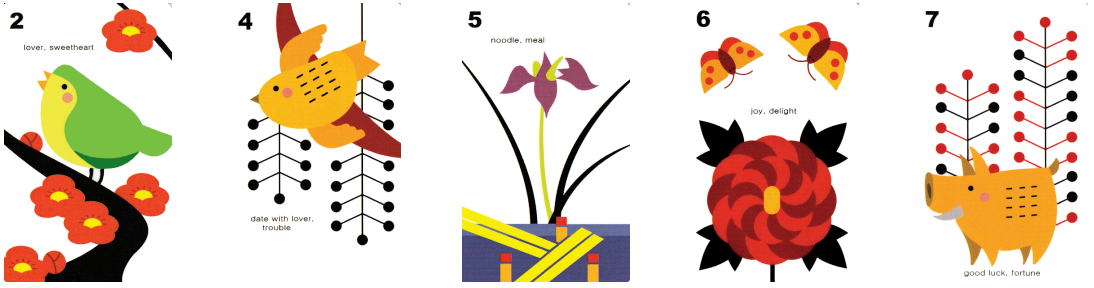


Figure 3.12

1 point for each animal or more colorful card



0 point for every junk card

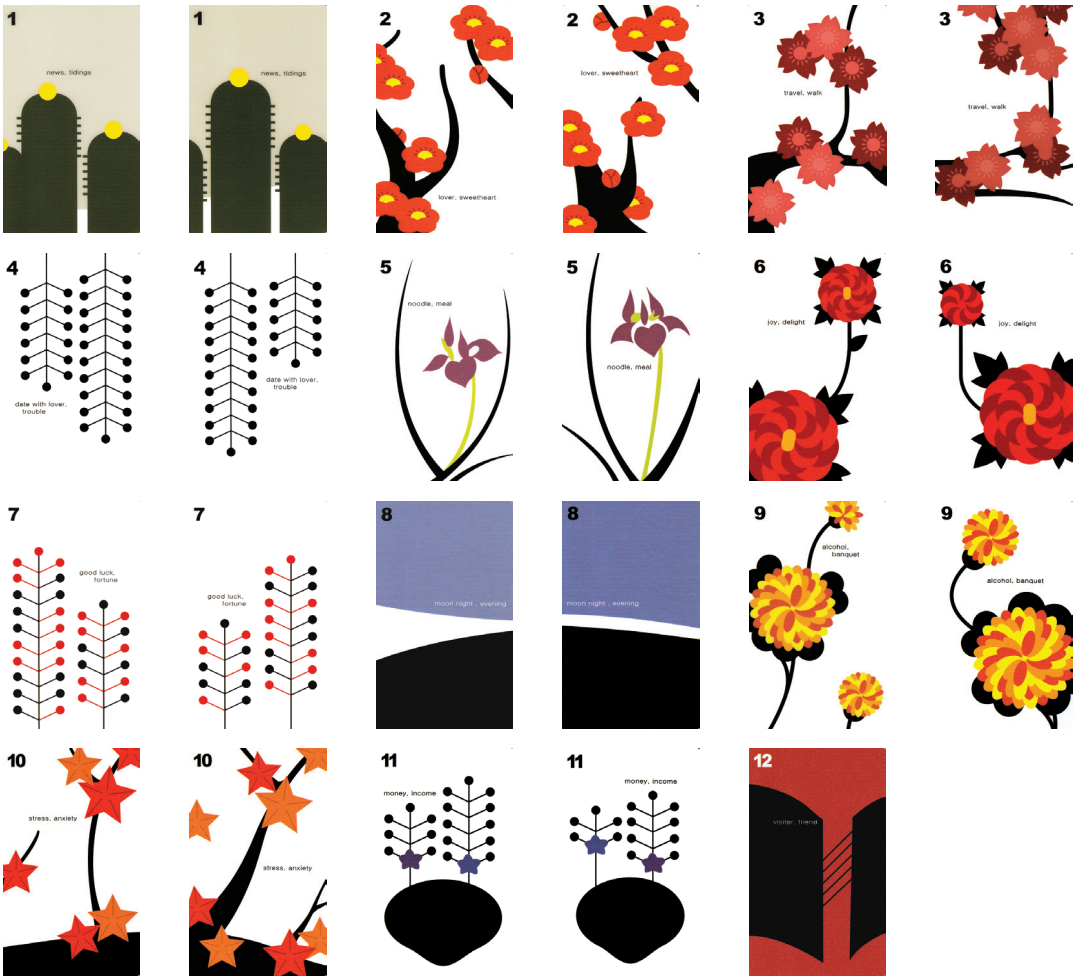
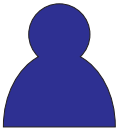


Figure 3.13



Player

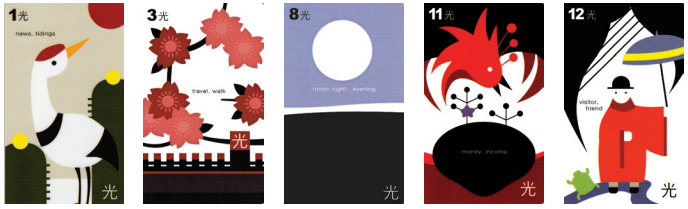
Player's collected cards for example



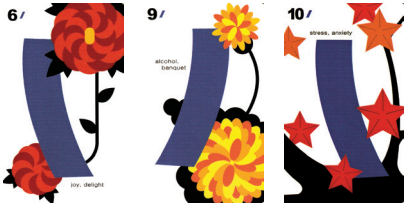
He earns no point at all: he is short of 2 flash cards, he is also short of 1 red ribbon card and short of 2 green ribbon cards. If he had 1 more red ribbon card, he could have earned 30 points plus 60 points from 3 flash cards and 5 points from the green ribbon card.

Until you meet the minimum requirements, you have 0 point, no matter how many cards you have collected!

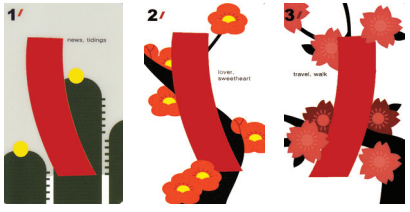
Player must collect first one of the following combinations of cards in order to accumulate points:



All 5 flash cards or

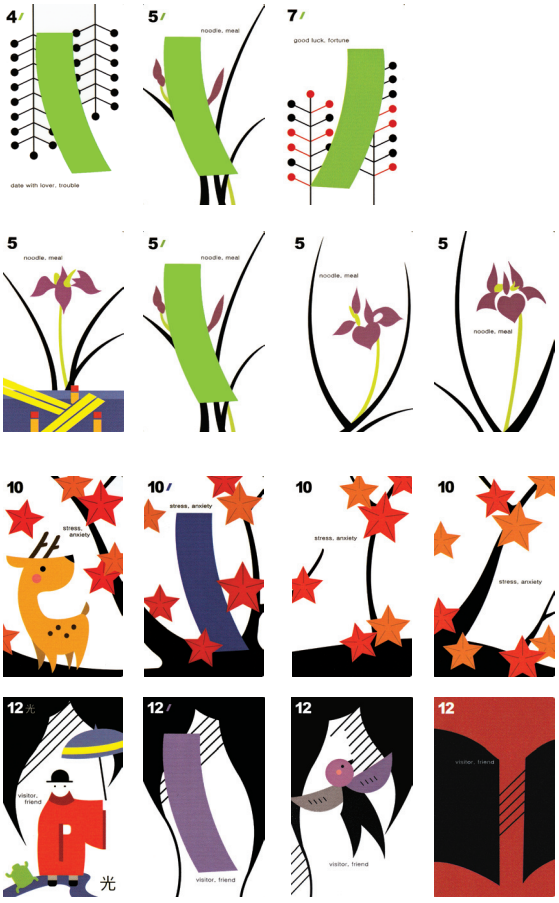


all 3 blue ribbon cards or



all 3 red ribbon cards or

Figure 3.14



all 3 green ribbon cards or

all 4 May cards or

all 4 October cards or

all 4 December cards

Figure 3.15

Go – Stop

Go-Stop is the most popular Hwa-Tu game in Korea, but it is challenging for the beginner. In addition to focusing on accumulating points, you need to focus on the way that you avoid bankruptcy, which may result in stiff penalty.

Go-Stop can be played with more than 4 players but after they are dealt with cards, some players can opt out of the hand and their cards are added to the draw pile. The players holding flash cards can also opt out by selling their flash cards to the other players who decide to stay in the hand. Since this book is for the very beginner, I will limit the scope of Go-Stop to 3 players. The rules are the same for 2 players.

1. The dealer shuffles the 48 primary cards and then asks a player to cut the shuffled cards. The asked player takes some cards from top of the shuffled cards and places them on the table to form a draw pile; the player can also simply touch the top without taking any cards.
2. The dealer puts 3 cards face-down around the draw pile.
3. The dealer gives 4 cards to each player and keeps 4 cards for himself.
4. The dealer puts 3 more cards face-down around the draw pile.
5. The dealer gives 3 more cards to each player and keeps 3 cards for himself.
6. The dealer puts the remaining cards on top of the draw pile and flips over the 6 cards on the table.
7. Now the game begins with the dealer who becomes a player. There is no dealer until the end of this hand.
8. From your hand, you draw a card whose month matches one of the months on the table. If there is a match, don't take the card yet. Put your card next to the matched card on the table. If you can't find a match, you must give up your card and put it face-up on the

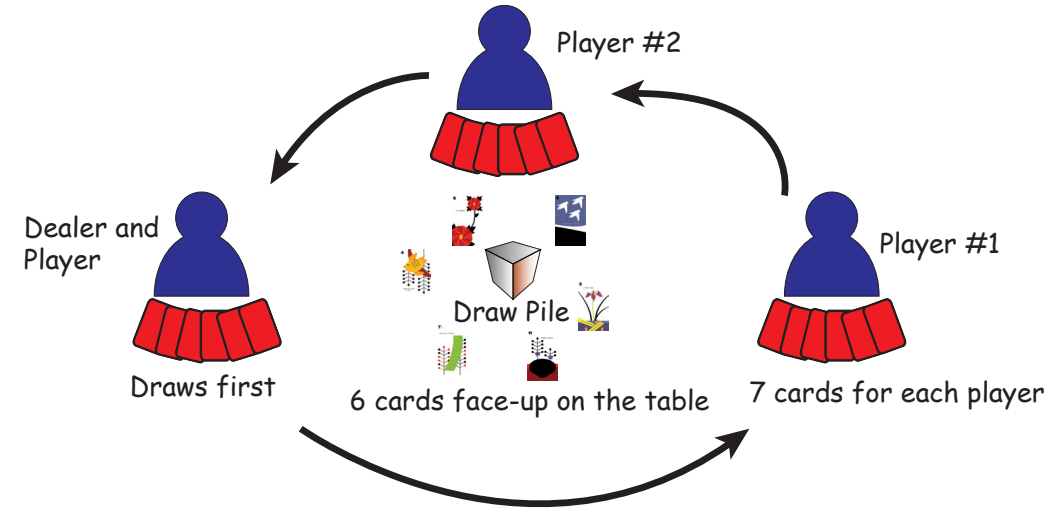
table.

9. From the draw pile, you draw the top card and look for another match. If there is no match, you lose the card and put it face-up on the table. If there was a match in Step 8, you now take the 2 matched cards and place them face-up in front of you. If you second drawn card has the same month as the month you matched in Step 8, you lose all 3 cards and leave them face-up on the table. If your second drawn card matches another card on the table, you take the matched pair. If you had a match in Step 8, you now take them as well. You place the matched cards face-up in front of you.
10. The player sitting next to your right goes next and the turn continues counterclockwise until all the players run out of their cards.

See Figure 3.20 for the illustration of the rules. Once again, there are more rules to remember:

- When a player calls a "Toong" immediately after cutting the shuffled cards, the dealer puts 6 cards face-up on the table, gives 7 cards to each player, and takes 7 cards for himself.
- When there is only one card on the table and a player matches it with the top card from the draw pile, the other players surrender 1 junk card each to the player. If the other player has no junk card, he doesn't surrender any card.
- When there are two cards of the same month on the table and a player draws a card of the same month from the draw pile for the first time in the hand, the other players surrender 1 junk card each to the player. The player still loses those 3 matched cards and leave them on the table. If the other player has no junk card, he doesn't surrender any card.

I will limit the number of rules so that you can start playing the game quickly. You shouldn't be overwhelmed with rules in the beginning. Feel free to simplify



2 or 3 Players

3 cards face-down on the table
4 cards to each player
4 cards to dealer
3 cards face-down on the table
3 cards to each player
3 cards to dealer
Flip over 6 cards on the table; face-up

Dealer shuffles 48 primary cards and then one of players takes some cards from top of the shuffled cards and places them on the table. Player can also touch the shuffled cards without taking any cards.

If dealer runs out of cards, take some from the draw pile to complete the deal.

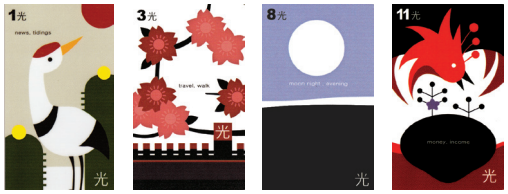
Player Calls a "Toong"

6 cards face-up on the table
7 cards to each player
7 cards to dealer

Remaining cards added to the draw pile: place them on top of the draw pile on the table.

Figure 3.20

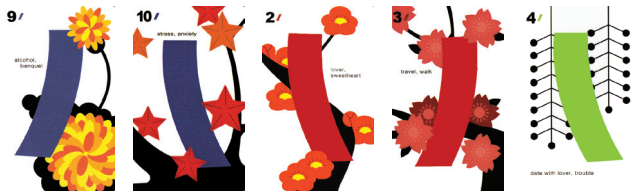
Sample Points



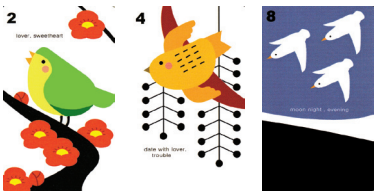
Each flash card is worth 1 point and you need 3 to meet a minimum requirement.



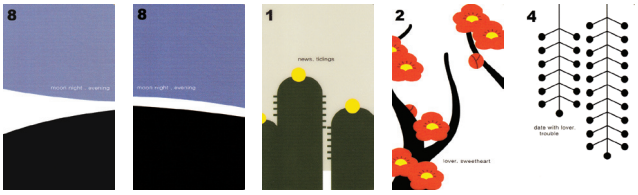
This December flash card is worth 2 points and counts as 2 flash cards. You only need 1 more flash card to meet the 3 flash card requirement.



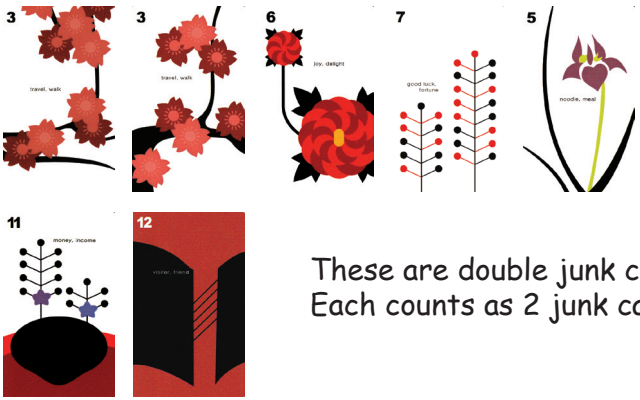
Any combination of 5 ribbon cards is worth 1 point.



A collection of 3 bird cards is worth 5 points.



Any combination of 10 junk cards is worth 1 point, 12 junk cards 2 points, 13 junk cards 3 points, and so on.



These are double junk cards. Each counts as 2 junk cards.

Figure 3.21

the game further by trimming the rules more. As you become more familiar with the game, restore the rules to make the game more challenging and interesting.

As in Draw & Match, there are minimum requirements the players have to meet. If no player meets the minimum requirements, the hand is wiped out and a new hand begins.

- A player must meet at least one of the three minimum requirements: 3 flash cards (3 points), 5 ribbon cards (1 point), and 10 junk cards (1 point).
- The December flash card counts as 2 flash cards (2 points), so you need one more flash card to meet the minimum requirement. The other flash cards are worth 1 point each.
- A collection of 5 ribbon cards is worth 1 point. The ribbon colors do not matter. There are no partial points. A collection of 5 ribbon cards is 1 point and a collection of 10 ribbon cards is 2 points.
- A collection of 3 bird cards is worth 5 points.
- A collection of 10 junk cards is worth 1 point and any junk card beyond 10 junk cards is worth 1 point: 11 junk cards are worth 2 points, 12 junk cards 3 points, and so on. There are 2 double junk cards: one in November and the other in December. Each one counts as 2 junk cards.

See Figure 3.21 for the points with the cards. What makes Go-Stop challenging and interesting is that players are subject to sudden change of fate: the leading player's fate can change not just by his own action but by his opponent's action. Players can also play safe by settling for the minimum points or go for higher points by taking risks. Here is what I mean:

- As soon as a player meets one of the minimum requirements, he must call either "Go" or "Stop." If he calls "Stop," he wins the hand. If he calls "Go," the hand continues but he must win another point,

which allows him to call "Go" or "Stop" again. If another player earns the same or higher points and calls "Stop" before he does, he loses the hand and gives the winner the points equal to the winner's total points. If he earns another point successfully, however, he is given 1 point for successfully defending his "Go" call and must call again "Go" or "Stop." He is given another 1 point if he defends his second "Go" call, after which his total points are doubled upon each successful defense of his "Go" call.

- If a player has collected fewer than 6 junk cards, he is declared bankrupt and must give the winner the points twice the winner's points. If the winner has earned 3 points, the bankrupt player must give the winner 6 points. You can define how the bankrupt player who is short of points is penalized. The winner can take an IOU from the bankrupt player or accept the shortfall.
- Points are cumulative. For example, a player calls "Go" with 3 flash cards (3 points) but another player calls "Stop" after collecting 3 bird cards (5 points). Then the first player's initial penalty is 5 points but if the first player is also bankrupt, his total penalty is 15 points: 5 points for failing to defend his "Go" call and 10 points for being bankrupt, twice the winner's 5 points. Remember that a bankrupt player is any player who has fewer than 6 junk cards; it doesn't matter how many other cards he has.

The reason players are motivated to take risks is the potential reward: the higher the points, the higher the stakes. I am not encouraging you to gamble with Hwa-Tu, but to really appreciate the dynamics of the point system, you may want to bet a little bit of money. Even a tiny stake of 5 cents a point can turn into the jackepot of more than $1 for the winner.

I didn't introduce all the rules because I want you to start playing the game quickly. It is always easy for you to learn more rules as you play the game.

SINGLE PLAYER GAMES

Another unique feature of Dragon Hwa-Tu is the English words on the cards. These words are used mainly for fortune-telling or divination.

Horoscope

Shuffle the 48 primary cards, and lay down 12 cards, one by one from left to right, and lay down another row of 12 cards below the first row, and repeat two more times to have 4 rows of 12 cards. The first column on the left is January and the last column on the right is December.

1. Pick up the first card of January. Go to the column indicated by the picked card. If the picked card is 5, go to the May or fifth column.
2. If the picked card is a flash card, pick up the first card of that month; if the picked card is a ribbon, animal, or colorful card, pick up the first or second card of that month; if the picked card is a junk card, pick up the third or fourth card of that month. Remember that January, March, August, November, and December have a flash card. Their first cards are reserved for their flash cards. Only the flash cards can replace the first cards.
3. Put the old card face-up in the place of the new card. If the place is empty where you are supposed to put the card down, you put the card face-up in the empty place and the game is over.
4. Go to the month indicated by the new card and repeat Step 2 & 3.
5. Continue until you can't pick up a new card anymore.

If you can flip over all the cards, your luck is very good. If you can't, your lucky months are the columns of all 4 cards flipped over.

I Ching

The I Ching, the Book of Changes, is one of the oldest Chinese documents, and it contains a divination system. Any more information on the I Ching is beyound the scope of this book. I will only show you how to use the cards to get the numbers, so that you can consult the I Ching oracle. I suggest two web sites for introductory information on the I Ching: Wikipedia: en.wikipedia.org/wiki/I_Ching and I Ching Online: ichingonline.net/. You need the I Ching to interpret the numbers. Amazon.com has many books on the I Ching.

The I Ching oracle needs 6 numbers out of 6, 7, 8, and 9. I will show you how to get those 6 numbers:

1. Take 3 February cards and 3 March cards. You should have 6 cards.
2. Formulate your question, open-ended and serious. For example, I am not happy with my current job; can I quit now?
3. Shuffle the 6 cards as you focus your mind on the question.
4. Draw the top card and put it face-up on the table.
5. Draw 2 more top cards and put them next to the first card.
6. Write down the total of the three numbers: the number should be 6, 7, 8, or 9.
7. Combine the 6 cards together.
8. Repeat Steps from 3 to 6 five more times to get 6 numbers in total. You write the totals from bottom to top: the first number is at the bottom and the last number at the top.
9. Consult the I Ching oracle: you can find it on the Internet or in a book.

EPILOGUE

I sincerely hope you will spend some time playing Hwa-Tu. If you ever want to test yourself against other serious Hwa-Tu players, register your name with me by sending me your full-name and e-mail address. I would very much like to organize a Go-Stop tournament if I see enough interest in the tournament.

Please never ever play for money. We don't need another player to add his sad story to the very long list of the ruined lives of the gambling victims. When I played with my relatives, the player who lost most money on that day lost about $50. Please play Hwa-Tu as a form of recreation, never for gambling purpose.

I will continue to update this book. Once you buy this book, you will have free access to the online copy of the book. Register your e-mail address with me for the latest news. Anybody who needs a paper copy of the book will be charged for printing and shipping. I can also mail a CD containing the e-Book to you. Please contact me for more information.

To report any typos, errors, or inaccuracies in this book, please send a note to boris@borisma.com. I also welcome any suggestions for improvement of this book. Thank you for your support.

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