

CHIPS

A Dalton Family Card Game

Rules for players

Chips is a rummy-style card game that has been in the Dalton family in England for around 80 years, played across four generations of the family. As far as we can tell it exists nowhere else - it is a Dalton family creation.

What you need

- **Players:** 2 or more. There is no fixed upper limit, but the game works best with up to about 8 people.
- **Cards:** Standard 52-card packs plus jokers. Add more full packs as the number of players grows so there are always plenty of cards to deal and draw from — as a rough guide, one pack comfortably handles up to four players.
- **Pen and paper:** (or a smartphone) to keep a running total for each player across the rounds.

The aim of the game

Chips is played over a series of rounds with ever-larger hands. In each round you try to arrange all your cards into **groups**. Any cards left over that are not in a group count against you. **Your goal is to finish the whole game with the lowest total score.**

What counts as a group

A **group** is three or more cards, of one of two kinds — a set or a run:

- **A set:** three or more cards of the same value, regardless of suit (for example three 8s). With more than one pack in play, these may even be identical cards.
- **A run:** three or more cards of sequential value in the same suit (for example 4-5-6 of hearts).

Wildcards:

- All 2s and all jokers are wild. A wildcard can stand in for any card in either a set or a run — for example two 8s plus a wildcard make a set of three, and 5-6 of hearts plus a wildcard make a run.
- When scoring, wildcards are worth zero (see Scoring a round).

Run rules:

- Runs may not wrap around the deck. King-Ace-2 is not a valid run.
- An Ace may be used high (...Q-K-A) or low (A-2-3) in a run. However an Ace always counts as 1 when totalling scores.

Setting up a round

1. Choose a dealer. The dealer shuffles and deals.
2. In the first round, deal **3 cards** to every player, except the player to the dealer's left, who gets **one extra card (4 in total)**.
3. Place the remaining undealt cards face down in the middle as the **deck**. Do *not* turn a card over — the **discard pile** is not started yet. It begins when the first player discards their extra card (see below).

How a round is played

Play moves to the left (clockwise).

1. The player holding the extra card starts by **discarding one card** face up in the middle. This first discard **creates the discard pile**. (They already hold one more card than everyone else, so they begin by shedding a card rather than drawing.)
2. The next player to the left then takes their turn: they either **take one off the top of the deck**, or **take a card from the discard pile — the top card, or any card up to three cards deep in the pile**. They then discard one card.
3. Play continues around the table, each player drawing one card and then discarding one, always trying to arrange their hand into complete groups.

Calling “chips”

When a player can arrange their whole hand into groups, they announce “**Chips**”. This does not end the round immediately:

1. Once someone calls chips, every *other* player gets **one more turn each**.
2. After everyone has had that final turn, the chips player **lays their groups face up on the table and announces how they are arranged**. Once laid down and announced, the chips player's groups **may not be rearranged**.
3. The other players may then **add any of their own loose cards** (cards not already in one of their own groups) onto the chips player's groups, if the cards fit.
4. Even a player lucky enough to be dealt a complete hand **must still take a card and discard one** on their turn before they can call chips — you cannot call chips straight off the deal.
5. The player who called chips **must NOT reveal or lay down their hand until all other players have taken that extra turn**. Keep your hand concealed — no collusion.

Adding on — examples and rules:

- If the chips player laid down three 8s and you hold another 8, you may add it.
- If the chips player laid down 4-5-6 of hearts and you hold the 7 of hearts, you may add it to extend the run — and if another player then holds the 8 of hearts, they may add that too. A run can keep being extended in this way.

- A **wildcard already used in a run may not be replaced** by another player's natural card. It stays where the chips player put it.
- With more than one pack in play, only **one** of any specific card may be placed on a run (you cannot add a second 7 of hearts to the same run). When more than one player holds the same needed card, it is the **first player to lay their card on the run and announce its value** who gets it down — this can get hectic.

Adding cards this way is good for you: any card you lay off no longer counts against your score.

Scoring a round

Once everyone has finished adding on, each player scores the total face value of the cards **still in their hand that are not in a group of three or more**.

- Number cards score their face value.
- Jack, Queen and King each score 10.
- An Ace scores 1.
- Wildcards (2s and jokers) score 0.
- Cards that are part of a completed group score nothing.

The chips player, having laid down all their cards, scores 0 for that round.

Moving through the rounds

After scoring, the cards are gathered, shuffled and redealt for the next round. Two things change each round:

- The hand size grows by one card, from 3 cards each up to 10 cards each.
- The deal rotates. For each new round, dealing begins one seat further round the table — starting with the player to the left of whoever held the extra card in the previous round — and the extra card again goes to the player now sitting to the dealer's left. In effect the extra card passes one seat clockwise each round, so everyone takes a turn with it.

Each round the extra-card player receives one more card than everyone else, just as in the first round.

Large groups (more than 8 players):

- With very large groups it helps to **randomise who receives the extra card each round**, rather than following the strict rotation — but without giving it to the same player twice. Because chips can be called very quickly, the normal rotation can leave some players without a turn; randomising keeps things fair.

Special rule — the 8-card round:

- In the round where everyone holds 8 cards, a player **must discard a card before they can call chips**. You may not win by melding your whole hand — in particular, three groups of three (nine cards) is not allowed. You must always end by discarding.

Winning the game

After the final round (10 cards each), add up every player's scores from all rounds. **The player with the LOWEST total score wins.**

Tie-breakers, in order:

1. The player who called chips more often during the game wins.
2. If still tied, the player with the lower total score after the round of 9 wins.
3. If still tied, compare the total after the round of 8, then 7, and so on down the rounds until the tie is broken.

Quick reference

- Group = 3+ cards: a set (same value, any suit) or a run (sequential, same suit).
- 2s and jokers are wild; they score 0. Aces score 1. J/Q/K score 10.
- Each turn: take one card (off the top of the deck, or up to three cards deep in the discard pile), then discard one.
- Rounds run from 3 cards each up to 10; the extra-card player always holds one more.
- Call “chips” when your hand is all groups; everyone else gets one last turn, then adds loose cards onto your groups.
- Score the value of your loose (ungrouped) cards. Lowest total after the 10-card round wins.