Young JACOB MARLEY

a Game by James Ernest

> *I shall always fondly remember my early years in London's financial district.*
>
> *These were the salad days, when my own mix of exuberance and inexperience instilled in me the justifiable notion that with diligence and forbearance all things would be possible.*
>
> *It was during this time that I met my lifelong friend and companion Ebenezer Scrooge, with whom I have shared many adventures and an abiding love of good business.*
>
> -Jacob Marley, Dec 23, 1836

About the Game:

Young Jacob Marley is a game of Victorian moneylending.

You and your fellow clerks are newly enlisted in the service of the talented moneylender, Jacob Marley. Your task is to earn the maximum profit by lending Marley's money to the citizens and businesses of London.

You hope that by doing so, you might catch young Marley's eye and earn his undying friendship. You have the feeling this might come in handy someday.

Young Jacob Marley *is a remastered version of the 2004 Cheapass Game, "Jacob Marley Esquire." The original game used a board representing the streets of London, and a Jacob Marley pawn who walked the streets seeking out new customers.*

Many of those rules are gone, but what remains is a streamlined game that preserves the original spirit and works much better!

Players and Time:

Young Jacob Marley can support from **2 to 6 players**.

The game takes about **60 minutes** to play. If this is your first game, allow some extra time to learn the rules.

Components:

Young Jacob Marley includes some components that you can print yourself, and also requires a few pieces that you can scavenge from other games.

You need the 72-card deck and the one-page Marketplace board, both of which are available as PDFs from Crab Fragment Labs, **crabfragment.com**. You will also need some generic components, including money and tokens.

You may also purchase the *Young Jacob Marley* deck from **DriveThruCards**. Look for that link on our product page.

Deck: The deck contains 72 cards, including 54 Loan cards, 12 Pay cards, and 6 reference cards. There are hints at Crab Fragment Labs for how to print your own cards.

Board: The board is a single 8.5 x 11 sheet. You can print it on plain paper, or for durability, use a full-sheet label affixed to a sturdy piece of cardboard.

Money: You need money in denominations of £1 and £5, totaling roughly £300. This money will be stacked on cards to represent the amounts owed by various clients, so poker chips work best, but paper money is also usable. You can use real money if you like, with pennies representing £1.

Tokens: You will need six small tokens for the Marketplace board. Pennies or glass beads work well for this.

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Setting Up:

The Deck: Remove the 12 Pay cards from the deck. You will return them to the deck after the first round of play.

The Marketplace: Place six tokens on the Marketplace board, as shown at right. The starting configuration is a diagonal line from upper left to lower right.

The Marketplace is a "relative value" board, which tracks the values of each category of Loan in relation to the others. This means that no column can ever hold more than one token. Instead, when one token moves, it bumps every token that it passes one step *in the opposite direction*.

For example, in the diagram at right, if S were to move two steps right, it would bump both C and A one step left.

The Street: Deal six Loan cards face up into the "Street," next to the Marketplace. As each Loan enters the Street, adjust the Market value of that Loan one step to *the better* (to the right), if not already at max. For example, when you reveal a Shipping Loan, the Shipping token moves one space to the right. This will also have the effect of knocking back *to the left* whatever category was previously in that column.

(The cards in the example Street have not yet had their effects on the Market, to better illustrate the starting position.)

Starting Hands: Shuffle the deck and deal a hand of two Loan cards facedown to each player. (With two players, deal three cards each.) Players will never draw more cards from the deck, but they might draw cards from the Street.

Turn Order: Decide randomly who will go first. You can use the cards in the Street to do this (see method below), or use any method you like. Turns will proceed to the left.

Starting Money: The first player starts with **£10**, and each player gets **+£1** for each player starting before them. So, if there are six players, the last player will start with **£15**.

Using the Street to Select a First Player:

If you don't have dice, or any other convenient way to choose a starting player, you can determine a starting player by using the first cards dealt to the Street.

As you deal the cards into the Street, assign each one to a player, starting with the dealer and proceeding to the left around the table.

Once every player is assigned a card, look at the name at the bottom of each card. The player whose card name *comes first alphabetically* will take the first turn.
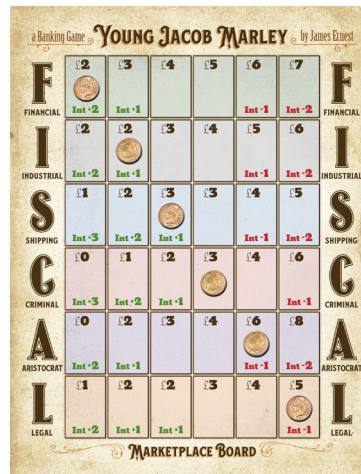
Marketplace (Starting Setup)   Street

On Each Turn:

There are four steps in each turn, and one refill step between turns. There is also an extra step at the end of the first round (after the last player's first turn), when the Pay cards are added to the deck. The normal turn steps are:

> **1: Your Loans Pay**
> **2: Buy and Sell Loans**
> **3: Influence the Market**
> **4: Draw one Loan (if the Street is full)**

Between turns, the Street will refill, and sometimes a Pay card will cause *all* players' Loans to pay out.

Step 1: Your Loans Pay. Money that is sitting on a Loan card represents the balance still owed by that client.

At the beginning of your turn, all of your current Loans pay you from this stack of money, by the amount indicated on the Marketplace at the *top of the marked box*.

For example, if you have a Shipping Loan, and Shipping is marked as shown here, you will take **£3** off that Loan. Return that money to your liquid cash.

When a Loan pays off completely, set it aside. There will be an end-of-game bonus round for collections of completed Loans.

Step 2: Buy and Sell Loans. During this step, you may buy and sell as many Loans as you wish, in any order.

Buying a Loan: You can buy a Loan from the Street, or from your hand. Contribute the principal from your own cash on hand, and add the interest from the bank. This total amount sits on the Loan, and it will be paid back to you on later turns as described above.

For example, if you were to buy the Midday Transport Loan pictured above, you would pay **£11** of your own money, and add the base amount of **£4** of interest from the Bank.

The interest paid by a Loan is often modified by the Loan's position in the Marketplace. If Shipping were marked as shown at right, at "Int +1", then you'd add an extra **£1** of interest from the bank when you buy this Loan.

This interest adjustment happens only *when you buy the Loan*, and represents the amount of interest you negotiate when setting up the deal. It has no effect other than to increase or decrease the Loan's starting value.

Selling a Loan: If you wish, you may liquidate any Loans that you own, by selling them to collections. When you sell a Loan, take back half the money from the card, rounding down, and discard the rest along with the Loan card.

You might do this when you need money to buy a better Loan, though it can be costly. For example, if you have a Loan with **£11** remaining on it, you can sell that Loan for half of 11, rounding down, which is **£5**, with the rest going back to the bank. *Note that this also happens automatically to all your active Loans at the end of the game.*

Step 3: Influence the Market. You may alter the Marketplace, changing the value of one category of Loans.

You may adjust *any category of Loan that you currently own*, and you may move it left or right by as much as the *total number of active Loans that you own*. (*Loans that you have fully collected do not count towards your current Loans.*)

For example, if you own three active Loans, of types C, C, and I, then you may move either Criminal or Industrial Loans left or right by as many as three steps.

Remember that when you move a Loan token, it nudges all the tokens that it passes in the opposite direction:
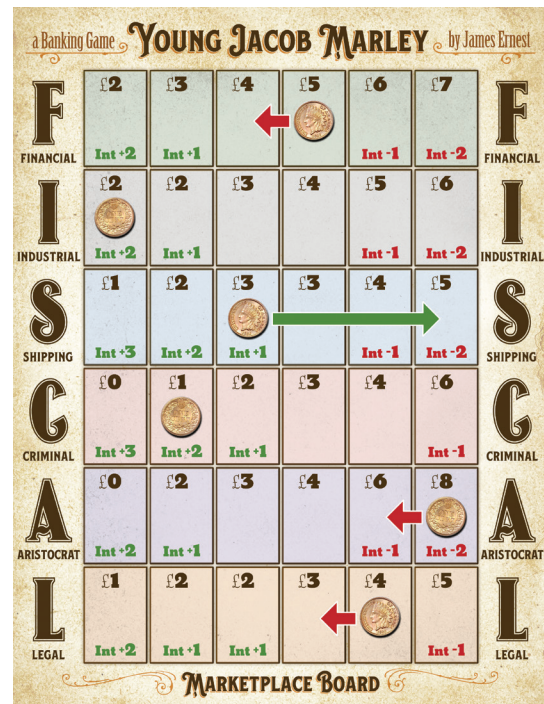
In the example above, a player moves Shipping three spaces to the right. This causes the tokens on Financial, Aristocrat, and Legal each to shift one space to the left.

The power to control the financial market is a critical skill; learn to use it well! Typically, you will alter the Marketplace to cause your own Loans pay faster. But you may have other motives: to make other players' Loans pay less, to make a category of Loan better or worse to buy, and so on.

Step 4: Draw from the Street. If there are still six cards on the Street at the end of your turn (because you did not buy any of them), you *must take one of them into your hand*.

This guarantees that at least one new card will be added to the Street each turn, and (after the first round) that there is a chance of a Pay card after each turn. *If the board is full between turns, you missed this step!*

Between Turns: Refill the Street

In the interval between turns, the Street refills. Sometimes all Loans will pay out (or almost all of them) because a Pay card is drawn. Note that subsequent Pay cards on the same interval are ignored, and shuffled back into the deck.

New Loans: Normally during this step, you deal Loan cards into the Street until there are six cards again. Each time you add a card, adjust the value of that Loan category one step to the right, as you did during Setup.
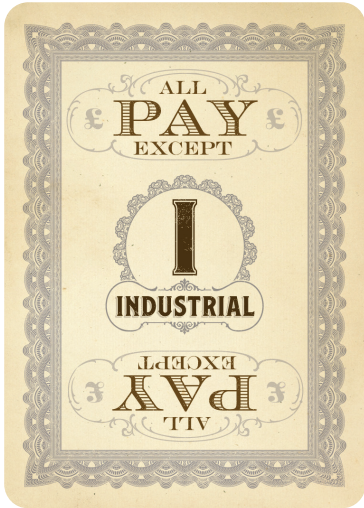
Pay Cards: If you reveal a Pay card, pause the game and pay *all players' Loans* (or all but one category, depending on the card). Loans pay the amount currently indicated by the Marketplace. In addition, if this is the eighth Pay card, the game ends after this payment is complete.

Incomplete Pays: Half of the Pay cards have an exception for a specific Loan type. For example, the card above reads "All Pay Except Industrial." This pays all loan except the I's.

There is only one such card for each Loan type, and there are six cards that pay all categories.

After executing a Pay card, set it aside where it can be counted. The eighth executed Pay card will end the game.

Extra Pay Cards: You can't make more than one such payout on the same turn. So, if you draw more than one Pay card while refilling the Street, set the extras aside, and continue drawing until the Street is filled. Then immediately shuffle the extra Pay cards back into the deck.

After the First Round Only:

After all players have had one turn, the Pay cards must be shuffled into the deck. This step happens *before the Street is filled,* after the last player's first turn.

Ending the Game:

The game ends when the eighth Pay card is resolved.

The game also ends if there are *no Loans left*. If there are not enough Loan cards in the deck to refill the Street, then the game is over. This is rare, but most likely to happen with a small number of players, who might buy several loans on every turn, burn quickly through the deck!

After resolving the last Pay Card, players must *sell their current Loans*, keeping half the remaining balance, rounding down. Remember to *discard* these Loan cards, as well as any Loan cards that remain in your hand. You may only use those Loans that paid in full for the End of Game Bonus.

End of Game Bonus: In a delightful post-game ceremony, a flamboyant Jacob Marley awards cash bonuses to his best-performing clerks, as follows:

Players compare their collections of completed Loans. For each category, the player (or players) who completed the *most Loans* receive a bonus from the bank.

The bonus is equal to the rate that the Loan currently pays, as indicated by the Marketplace.

For drama, it's wisest to pay the categories from left to right (this is usually, but not always, lowest pay to highest).

If two or more players are tied for this accounting, they must divide the bonus, rounding off any remainder. Sometimes this can reduce the bonus to zero. If no one has *any* Loans in that category, there is no bonus.

Final Score: After paying the bonuses, your total cash is your score. The player with the most money wins, and gains Jacob Marley's friendship for life!

Ties for final score are broken by turn order. The winner is the player who started *earlier* (i.e. with less money).