

# BLACK MONDAY

SID SACKSON

Age 8+ | 2-6 players | 30 mins

A business game by Sid Sackson

"19th October 1987. The devil is loose on Wall St. Share prices have fallen through the floor, likewise the dollar exchange rate."

Today. The devil is again loose with the card game Black Monday. 2-6 players risk everything in share trading. The players have one advantage – they decide the value of the shares themselves.

## Components

2 Stock Rate Cards, 104 Share and Value cards, 108 Banknotes, 1 Market Closed card

## Overview

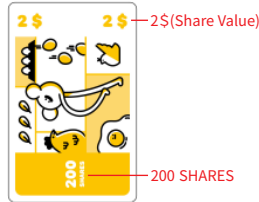
The objective of the game is to deal in shares. In each of their turns, the players may alter the value of shares. The cards have two functions; they show the appropriate share value, and simultaneously, the share portfolio. Through careful buying and selling, the 2 to 6 players try to accumulate the highest profit in order to win the game.

## Preparation

- 1) The oldest player is dealer for the first hand. Another player looks after the bank, and gives each player, including herself, a starting capital of 20,000\$. All players should ensure that the banker maintains a strict separation between her own and the bank's money.
- 2) 2 Stock Rate Cards should be placed in the middle of the table.
- 3) The "Market Closed" card should be laid to one side for now. It will be used later.
- 4) The remaining 104 cards should be shuffled to form a face-down draw pile.
- 5) All player decide whether disclose one's banknote or not, during the play.

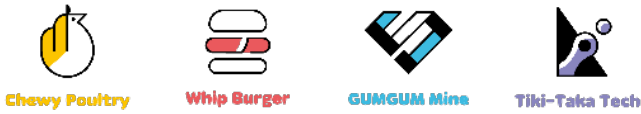
## The Two Functions of the Cards

1. Each card shows, in each corner, a share value. For each share type, these values range from 1\$ to 13\$.
2. The bottom of each card shows the number of shares. For example, if a player lays card "200", he owns 200 shares of that type.



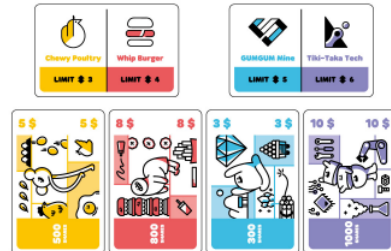
## The Shares

There are 4 share types in the game:



## Initial Share Values

At the beginning of the game, the initial share value must be determined. The dealer draws cards from the deck, one after the other, until he gets the first card in each colour with a value from 1\$ to 10\$. These cards should be laid beneath the appropriate Stock Rate Card.



Cards should be drawn until all 4 rates have been decided.

Drawn cards with a value more than 10\$, or cards where the rate has already been decided, are discarded.

Now the remaining 100 cards should be shuffled again. The dealer deals out 8 cards to each player. The remaining cards form a draw pile (face-down). The player to the left of the dealer begins the game. The other players follow clockwise.

## The Actions

During his turn, a player has the choice of the following actions:

1. Dealing in shares (Purchase / Sale)
2. Changing the Rate
3. Swapping cards

A player may execute both actions 1 and 2. Either may be executed first, however the first action must be completely finished before the second begins. If a player chooses to perform neither of the first two actions, then he may swap cards.

After a player has completed his actions, he brings his hand up to 8 cards again.

## 1. Dealing in Shares

### A. Purchase of Shares

A player may only purchase shares that he holds in his hand. He chooses the type of share with the desired value, and places it in front of him face-up on the table. The value of this share portfolio (card) must now be reckoned. This is done by multiplying the number of shares by the current share value. This value must now be paid to the bank.

Example: The current value of GUMGUM Mine is 6\$. The player lays a GUMGUM Mine card of value 800. He pays 4,800\$ to the bank. The player now owns 800 GUMGUM Mine shares.

A player may use a maximum of 2 cards to buy shares in each turn. A player may never own more than 1200 shares of one type.



Example: Player can display stocks held by turning the card 90 degrees to the side. The player of left example holds 1,100 GUMGUM Mine Shares.

## B. Sale of Shares

A player always owns the shares on the table in front of him. During his turn, he may sell as many of these as he likes. The value is calculated in the same way as for purchases, ie the current share value, multiplied by the number of shares being sold. The cards are placed on the discard pile, and the player receives his money from the bank.

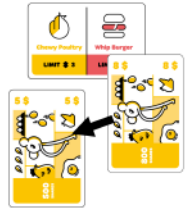
Player can take action A and B, in any order.

## 2. Changing the Rate

The rates can be changed with the cards a player holds in his hand. The current rate in that colour. However the maximum change in rate is bounded, as shown on the Stock Rate Card. Thus the playing of cards can raise or lower the purple Tiki-Taka Tech rate by a maximum of 6\$.

The rate is changed by simply playing a card of the appropriate colour onto the existing card showing

Example: The yellow Chewy Poultry shares have a current value of 5\$. The maximum rise/fall is 3 points (3\$). The player lays a card of value 8\$ onto the old card, thereby raises the rate by 3\$ up to 8\$.



It is permitted to lay a card with the same value as the already existing card. This doesn't alter the rate, but allows the player to get rid of a card.

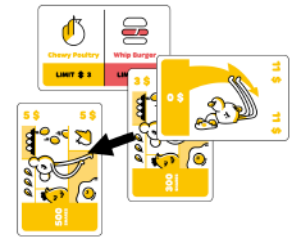
A player may use a maximum of 2 cards to change rates, and may therefore change the rate of the same share twice.

## Cards with "0"

The cards with the values 11\$, 12\$, and 13\$, show the number 0. These can be played as usual, or may be used to change the rate of a share to zero, and hence drive that share into bankruptcy



Example: In the picture on the right, current value of yellow Chewy Poultry is 5\$. And its maximum change rate is 3\$. If a player lay 3\$ card onto the old 5\$ card, the stock rate goes down to 3\$. If this player continuously use 11\$ card as 0\$ by turning it 90 degrees to the side, the value of Chewy Poultry becomes 0.



## Bankruptcy

If a share rate sinks to "0", then it is bankrupt. All cards of this colour, whether laid in front of players, or beneath the Stock Rate Cards are immediately placed on the discard pile. Players get no cards in compensation, and cards in a player's hand are not affected.

A new rate for the appropriate colour, in the range 1\$-10\$ can be played by any player during their turn.

While the rate remains at "0" (no share cards placed beneath the Rate Card), no shares of this type can be bought.

## 3. Swapping Cards

If a player does not want to either trade in shares, nor change the rate, then he may swap cards. He places 1 to 4 cards on the discard pile, and draws new cards to replace these.

## Exhaustion of the Draw Pile

Once the draw pile has been exhausted for the first time, the dealer must do the following: He takes all the cards beneath Stock Rate Cards, leaving the uppermost card which indicates the current rate, then he adds the Market Closed card, and shuffles all the cards together. These cards form a new draw pile.

## End of the Game, and Victory

The game ends as soon as a player draws the Market Closed card. This card must be laid down immediately. All players now sell their face-up cards for their current market value. The player with the most money wins the game.

## Variants

The cards with the values 11\$, 12\$, and 13\$ may also have a third function. They can act as a share portfolio with 500 shares.