

MONEY IN MOTION

CASH FROM THE PAST GAME

DESCRIPTION

It's the early 20th Century. Five neighbouring rural villages regularly trade goods and services. The amount of natural resources—or assets—they control depends on their geographic location. They save and invest to achieve economic prosperity.

OBJECT OF THE GAME

Each village has the same objective—to save as much money as possible to invest in a sector of economic activity.

NUMBER OF PLAYERS

5–6, or the entire class

MATERIALS

- \$23,800 in bills to print (14 copies of the Dollar page)
- 5–6 small chalkboards, magnet boards or pads of paper
- 5 Village cards
- 42 Commerce cards
- 8 Investment cards
- 5 Bad Luck cards
- 1 Account Statement

PREPARATION

If playing with the whole class, form 4 or 5 teams. Randomly assign each team a village. The teacher manages the financial institution, or this task can be delegated to one or more students. If playing with 5 or 6 players, randomly assign a village to 4 or 5 players. The last player is the financial institution manager.

Each village gets a chalkboard, magnet board or paper pad to track their total assets at the end of each turn.

The financial institution manager distributes to each team the amount of money indicated on the Village cards. Each village also gets a Bad Luck card, selected at random, which can be played at anytime during a turn.

Read the game rules aloud and pass them to the players.

DURING THE GAME

Villages take turns drawing a Commerce card and performing the transaction described on it. They can make a deposit to the financial institution at the end of each turn. By saving and investing, villages can prosper and move toward their respective financial goals.

The financial institution manager makes a note of all deposits, withdrawals and loans using the Account Statement (or a spreadsheet program like Excel).

When a village thinks it has reached its goal, it must notify the other villages at the end of a turn. The first village to meet its goal wins the game!



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ADDITIONAL INSTRUCTIONS

HOW TO PLAY

- A village is chosen at random to start the game. A player from the village draws a Commerce card, which is used to carry out one or more transactions with neighbouring villages or the financial institution. The village can make a deposit with the financial institution at the end of its turn. The village must also write down its total assets (cash + investments + savings) on the chalkboard for everyone to see.
- Play continues clockwise.
- When a village thinks it has reached its goal, it must notify the other villages at the end of a turn.
- The first village to meet the goal on its Village card wins the game.

COMMERCE

1. Every transaction shown on a “Commerce” card must be completed.
2. If a village does not have enough cash or savings to complete a Commerce card transaction, it must sell its investments to another village or to the financial institution to obtain the necessary cash. If the village doesn't have cash, savings or investments, it must secure a loan.
3. If a village draws a “Commerce” card allowing it to collect interest but the village has no savings, it can't collect anything.
4. Once played, “Commerce” cards are placed at the bottom of the deck.

INVESTMENTS

5. If a village draws a “Commerce” card allowing it to collect profit but the village has no investments, it can't collect anything.
6. Investments can be purchased by another village during the game if the village that owns the investment agrees to sell it. An investment that has not been purchased can only be bought by a village that draws a Commerce card authorizing the purchase.
7. The expected profit on an investment cannot be changed. An investment owned by a village can be bought for more or less than the value indicated on the card.

DEPOSITS, WITHDRAWALS AND LOANS

8. Financial institution deposits and withdrawals must be in multiples of \$500.
9. Financial institution loans must be in multiples of \$500, not including interest.
10. Villages must pay \$100 in interest for each \$500 loan. (i.e., that a village that receives a \$500 loan must pay back a total of \$600 to the financial institution, and a village that borrows \$1,000 must pay back \$1,200, etc.)
11. Loans may not be used to buy investments. To be eligible for a loan, a village can't have any cash, savings or investments.
12. A village that borrows money must use all its available assets to pay back the debt (capital and interest) at the beginning of each turn after the loan has been accepted, until the debt has been paid back in full. In other words, before it can draw a Commerce card, the village taking out the loan must give all its available assets to the financial institution unless the entire debt can be paid off with only a portion of the village's assets.

BAD LUCK

13. “Bad Luck” cards can't be traded, swapped or played more than once.
14. “Bad Luck” cards can't be played against a village that doesn't have the assets to pay the amount indicated on the card.

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VILLAGE CARDS



ANSE-À-LA-MARMOTTE

Anse-à-la-Marmotte takes its name from the abundant groundhog burrows dotting the landscape. Sawmilling is the main economic activity in this riverside village. Its sawmill employs more than 200 workers and its general store is the envy of all the neighbouring villages because it also sells Oriental fabrics.

Initial assets: **\$2,000**
Goal: Accumulate total assets of \$5,000 to clear the land and grow wheat.

BAIE-DES-ÉRABLES

The village of Baie-des-Érables is studded with sugar maple trees. In spring, the maple producers and general store offer a wide variety of maple products. The land is not suitable for large-scale farming, but residents grow their own gardens. Because it's close to the river, a handful of fishermen make a pretty good living.

Initial assets: **\$1,000**
Goal: Accumulate total assets of \$2,500 to build a fish smokehouse.

MONT-POMMIER

Mont-Pommier is named after its many apple orchards. The village grows large quantities of apples in addition to grains such as wheat. The general store offers exclusive and delectable regional products. Even though it's far from the city, buyers come to Mont-Pommier to purchase these local delicacies. Shepherders also do a brisk business with the neighbouring villages.

Initial assets: **\$3,500**
Goal: Accumulate total assets of \$6,000 to build a woolen mill.

SAINT-JEAN-DES-ÉLANS

The land in Saint-Jean-des-Élans is very fertile. Wheat and barley grow in abundance and the village's many cattle farmers enjoy access to lush pastures. In May, blossoming cherry, plum and other fruit trees dot the landscape of this picturesque village.

Initial assets: **\$1,500**
Goal: Accumulate total assets of \$3,800 to build a slaughterhouse.

TROIS-TRUITES

Trois-Truites is near a river. It has lots of land, but it's too wet to grow wheat. The village has a forest of pines—trees that are inexpensive and highly sought after for construction projects. The lumberjacks have plenty of work because they can sell their wood to neighbouring villages.

Initial assets: **\$3,000**
Goal: Accumulate total assets of \$5,000 to build a door and window manufacturing shop.

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COMMERCE CARDS

COMMERCE CARD

The baker needs flour to make his bread, which is very popular with the villagers. Your mill can't meet demand so you have to buy flour from a neighbouring village.

Give \$200 to the village of your choice.

COMMERCE CARD

Severe storms wiped out hundreds of trees in your forests. With wood in short supply and demand high this spring, the price has skyrocketed. Since it's tough to get raw materials, you have to pay more to buy wood from a neighbouring village.

Give \$400 to the village of your choice.

COMMERCE CARD

The fish are biting and the livestock are good and fat. Your village is selling its fish and meat to the 4 neighbouring villages.

Collect \$100 from every village.

COMMERCE CARD

The bees were productive this year; the trees are loaded with fruit. You sell your apples, plums and cherries in the neighbouring village markets.

Collect \$100 from every village.

COMMERCE CARD

Last year was so rainy that your village didn't have enough feed for the livestock this winter. You had to buy some from 2 neighbouring villages.

Give \$200 to one village and \$100 to another.

COMMERCE CARD

The farmers in your village need seedlings and seeds to expand their crops. They buy a few bags of flaxseed and some tomato seedlings from two neighbouring villages.

Give \$200 to one village and \$300 to another.

COMMERCE CARD

The farmers' wives in your village knitted dozens of winter hats and mittens over the winter and sold them for a pretty penny at the market!

Collect \$100 from every village.

COMMERCE CARD

With the mild spring, your village had a great maple harvest this year. Locals can't get enough of the maple syrup and sugar—and neither can the residents of the neighbouring village!

Collect \$200 from the village of your choice.

COMMERCE CARD

Corn pests have damaged your fields. Since corn is the key ingredient in your livestock feed, you have to buy some from a neighbouring village.

Give \$1,000 to the village with the fewest assets.

COMMERCE CARD

After a devastating fire, one of the farms in your village needs a new barn and other farm buildings. The townspeople all help in the barn raising and a neighbouring village shows its generosity by donating lumber.

Collect \$1,000 from the village with the most assets.

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COMMERCE CARDS

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Several of your villagers are in the berry-picking business. Blueberries, blackberries and raspberries are flying off the market shelves into the ready hands of residents of all ages from the neighbouring villages.

Collect \$200 from each village.

COMMERCE CARD

Sinew snowshoes were really popular this winter with townspeople from the neighbouring village who had to trek through several metres of loose snow left in the wake of 2 major storms.

Collect \$200 from the village of your choice.

COMMERCE CARD

The willows in the park by the post office need a good pruning. Branches are in danger of falling on the post office and a house next door. You call the firemen from the neighbouring village because they have a ladder that can reach the overhanging branches.

Give \$100 to the village of your choice.

COMMERCE CARD

Harvest season is in full swing. All the labourers in your village are already hard at work, so you have to call in people from the neighbouring villages to help out.

Give \$200 to each village.

COMMERCE CARD

A salesman visits your village.
Time to invest!

Buy the available equipment of your choice.

COMMERCE CARD

The potato crop was not very good this year. They froze a few days after they were planted. Your residents can't have meat without potatoes, so you buy fifty sacks of them from a farmer in a neighbouring village.

Give \$700 to the village of your choice.

COMMERCE CARD

The first snow came earlier than usual this year and your village has already burned through its supply of firewood. Luckily, residents of the neighbouring village still have more than they need.

Give \$200 to the village of your choice.

COMMERCE CARD

Your general store has seen steady business since it started selling lace in response to demand by local women who use it to trim their clothes.

Collect \$500 from each village.

COMMERCE CARD

This year's honey crop is the best it's ever been. Townspeople from every village buy several kilos of the sweet stuff to use in homemade goodies and glazed roasts.

Collect \$100 from each village.

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Collect the expected profit for each piece of
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INVESTMENT CARDS

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Cream separator

Value: \$600

Expected profit: \$200

INVESTMENT CARD

Wheat thresher

Value: \$2,000

Expected profit: \$800

INVESTMENT CARD

Sewing machine

Value: \$300

Expected profit: \$100

INVESTMENT CARD

Seed drill

Value: \$1,000

Expected profit: \$500

INVESTMENT CARD

Horse-powered treadmill

Value: \$1,000

Expected profit: \$300

INVESTMENT CARD

Plough

Value: \$500

Expected profit: \$100

INVESTMENT CARD

Butter churn

Value: \$300

Expected profit: \$100

INVESTMENT CARD

Harrow

Value: \$500

Expected profit: \$200

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BAD LUCK CARDS

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Rinderpest infects cattle in a neighbouring village. The village buys 50 calves from your breeders to rebuild their herds.

Collect \$1,000 from the village of your choice.

BAD LUCK CARD

Forest fires destroy a stand of pine trees in a neighbouring village. To meet demand for lumber, the village buys a large amount of timber from your village.

Collect \$1,000 from the village of your choice.

BAD LUCK CARD

Thieves make off with machinery from a neighbouring village. The village calls on your workers a few days before harvest time.

Collect \$900 from a neighbouring village.

BAD LUCK CARD

Heavy rains flood the region for several days. The river bursts its banks and floods the wheat fields of a neighbouring village. The village buys up your entire supply of surplus wheat from last year.

Collect \$1,200 from the village of your choice.

BAD LUCK CARD

A fire destroys the general store in a neighbouring village. Since one person's loss is another's gain, your shopkeeper attracts a bunch of new customers.

Collect \$1,100 from a neighbouring village.

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CASH FROM THE PAST GAME – DOLLARS


