

'CREDIT MONOPOLY'

A variation upon standard game of Monopoly™ that is an entertaining and instructive game for all the family.

Monopoly™ is a well known and much-loved board game involving the trading of property. 'Credit Monopoly' is a slight variation which more accurately reflects the true nature of the money supply in the world today, so the game is a useful guide to understanding this important issue.

WHAT YOU NEED

1. A standard Monopoly™ game.
2. Some paper and a pen.
3. Some players.

HOW TO PLAY

Set out the board with its cards, pieces and money as stated in the rules for standard Monopoly™.

One player needs to be the Banker. S/he can be selected by mutual agreement or, if two or more players wish to be Banker, they must dice for the position. The player to the left of the Banker begins the play. Play proceeds in a clockwise direction.

No player collects any money when they pass 'Go' under any circumstances. Instead, when players wish to do so, they may borrow money in multiples of £20 from the bank at any time during their turn up to a maximum of £3000, except the player playing the Banker, who may not borrow any money from the bank. Such borrowing does not constitute 'mortgaging' as in the standard game, and property may be utilised as normal.

On subsequent turns, a player who has borrowed some money must pay the Banker (NB Not the bank!) 5% interest on the cumulative amount that the player had out on loan at the start of his/her turn. A player may borrow in order to pay interest and may borrow at any time during their turn.

A player may also pay off all or part of his/her debt at any time during his/her turn by paying the required sum to the Banker (NB Not the bank!). The player is then only liable for interest on their outstanding debt. Title deeds and other assets may be exchanged for debt clearance if acceptable to the Banker.

The Banker must keep a record of the borrowings of the other players. The money that s/he receives as interest payments or the 'repayment' of principle is his/her only income other than that derived from normal play.

Should the Banker become bankrupt, the player with the highest amount of ready cash will assume the role of Banker, taking over the previous Banker's loans book.

Should any other player become bankrupt, the Banker has first claim on any money or property available to meet the bankrupt's outstanding loan.

All other procedures within the game are as per the standard game of Monopoly™, except that the procedures for mortgaging are totally disregarded.

NOTES ON PLAY

Players do not collect their £200 'salary' every time they pass Go, so as the game progresses, the only way to acquire money to buy property or build houses is to borrow from the bank. Borrowing will cost money, but so will landing on other players' developed properties! Players have to decide whether borrowing money at 5% per turn in order to develop their own property is worth the risk!

THE BANKER

In Credit Monopoly, the Banker plays a slightly different game to the other players. It can be a very profitable role, but it is not without its pitfalls.

Unable to borrow, the Banker must retain higher levels of liquidity (cash) than the other players if s/he is not going to find him/herself going bankrupt. (For example, if any other player lands on 'Pay £200 Income Tax' or Mayfair's hotel and is short of the readies, they can borrow up to a total of £3000; the Banker cannot.)

The Banker is dependent for his/her income upon the borrowings of the other players, in the form of their interest payments and principle repayments. It is therefore not a good idea to bankrupt them too early on!

5% INTEREST TABLE: Showing the interest due on loans per turn

| Loan | Interest | Loan | Interest | Loan | Interest | Loan | Interest | Loan | Interest |
|------|----------|------|----------|------|----------|------|----------|-------|----------|
| £20 | £1 | £220 | £11 | £420 | £21 | £620 | £31 | £820 | £41 |
| £40 | £2 | £240 | £12 | £440 | £22 | £640 | £32 | £840 | £42 |
| £60 | £3 | £260 | £13 | £460 | £23 | £660 | £33 | £860 | £43 |
| £80 | £4 | £280 | £14 | £480 | £24 | £680 | £34 | £880 | £44 |
| £100 | £5 | £300 | £15 | £500 | £25 | £700 | £35 | £900 | £45 |
| £120 | £6 | £320 | £16 | £520 | £26 | £720 | £36 | £920 | £46 |
| £140 | £7 | £340 | £17 | £540 | £27 | £740 | £37 | £940 | £47 |
| £160 | £8 | £360 | £18 | £560 | £28 | £760 | £38 | £960 | £48 |
| £180 | £9 | £380 | £19 | £580 | £29 | £780 | £39 | £980 | £49 |
| £200 | £10 | £400 | £20 | £600 | £30 | £800 | £40 | £1000 | £50 |

This variation upon the game of Monopoly™ is brought to you by the Money Reform Party, which exists to educate the British people and their politicians about the money system and to campaign against the creation of the money supply by the private banks; after a game or two, you will perhaps understand why.

Credit Monopoly is intended to amuse, but remember, it is primarily to show how the present debt-based money system works, and no one said it was fair for all!