

The summer afternoon found young Jacob Marley sitting idle in a cozy little sweet shop on Gashford Way, gazing with delight at the humdrum daily goings-on in the street outside, and savoring the last bites of a cinnamon-glazed apple tart which he had graciously divided with a passing nine-year old boy called Callow Peabody.

Marley was a bright and winsome youth, generous to friends and strangers alike, and perpetually aglow with the carefree warmth of a well-schooled innocent. He was never without a kind word or a generous gift for any soul who might cross his path.

Marley gathered his schoolbooks about him and was preparing to depart the sweet shop when the young Peabody reappeared, crumbs of Marley's apple tart still clinging to the front of his smock. Marley greeted the youth with a warm word and a smile.

"My sisters think you're fat and ugly," jeered the unkempt youth, and with this rank curse he gestured towards three young girls who were busily stealing fruit from the grocery cart across the street.

Marley chuckled warmly and tried to ignore the boy, striding into the street. But the young Callow dashed towards Jacob and proceeded to stamp on his left foot with such force that a white-hot pain shot up Marley's leg, through his gut and to the top of his head. Callow then immediately punched Marley twice in his midsection, and took off running down the street.

With a notion to help this misguided youth, Marley crossed the street and began to speak with the eldest of the Peabody sisters. Before Marley could utter as much as a "how do you do, miss?", the girl, whom Jacob would soon learn was named Petunia, grabbed Marley's outstretched hands, spilling his pack of books into the street, and used her surprising strength and agility to walk up Marley's chest and kick him square on the chin.

While she did this, her two sisters (Myra and Fawn) clambered up on Marley's back and began tugging mercilessly on his pigtail and

shoving slices of overripe cantaloupe into the back of his trousers.

The assault continued for nearly half an hour. While Petunia continued to batter Marley in the most ingenious of ways, Fawn and Myra set about destroying every scrap of valuable thing that he had about him. At the end of the episode, the Peabody sisters had, for no clear reason, reduced the healthy and optimistic Marley to a bruised and shivering wreck.

It was at this moment that the grocer emerged from his shop, his presence scattering the sisters like the wind. But rather than offering young Marley a hand or a consolation, he merely shrugged, smiled and uttered in the most aloof and resigned tone, "Kids."

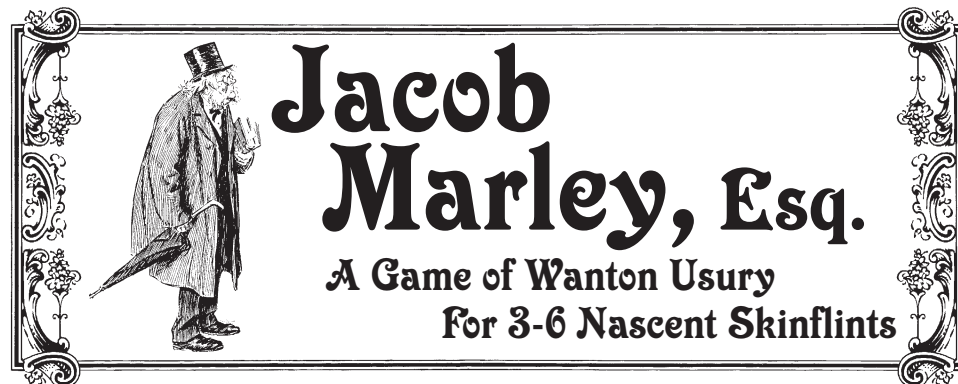
As if gripped by a noxious fog from which he would never fully escape, Jacob Marley set himself that day to the task of ruining the Peabody family and bankrupting the uncaring grocer. He also swore to shelter himself from the perils of a chaotic and heartless world, by adopting a regimen of hard work and standoffishness and amassing a veritable mountain of wealth. In time he would become a powerful financier and a good man of business, securing for himself an uninterrupted stream of delicious baked goods which he promised to share with no one.

Travel to exotic France, Meet interesting Cows, and Blow them up.



Jacob Marley, Esq.

Jacob Marley, Esquire ©2004 James Ernest and Cheapass Games. Designed by James Ernest. City art by Michael O'Connor. Playtesters include Nathan Clarenburg, Falko Goetsch, Dave Howell, Andrew Lockwood, Elizabeth Marshall, and Jeff Vogel.



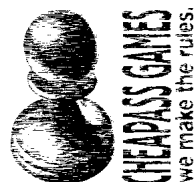
Jacob Marley is alive and well. This must be plainly understood or nothing I will explain to you can make any sense whatsoever.

Not yet thirty, the enterprising young Mister Marley has established himself as one of the most well-financed moneylenders in London. And as Fate would have it, London is in desperate need of money.

You and your cohorts are enthusiastic young clerks in the employ of Mister Marley, to one of whom he has promised to take a special shine. Long in search of a comrade, Marley will bestow upon his most prodigious clerk the mantle of partner in this growing firm, as well as eternal friendship and a "get out of Hell free card" should the boy be fortunate enough to outlive Marley and carry on this nefarious work in his stead.

To earn Marley's eternal friendship, you need simply "forge the longest chain," as he is fond of putting it, by lending money to various persons throughout the city and by causing the most debtors to be obligated for the longest time.

So square your shoulders and get cracking. Somebody's gonna grow up stingy and horrible, and it might as well be you.



History Fact:

This game idea has been kicking around the offices of Cheapass Games for quite a while. We have a poster from 1997.

This Game Comes With:

Game Boards (2)

City Board: The long track board

Economy Board: The grid board

Deck of 60 **cards**

These **rules**

You Also Need:

One **pawn** to represent Jacob Marley
Several colored **counters** for each player (about ten) to represent calling cards
One 6-sided **die** for movement
Six **counters** for marking the economy board (heavy is good, so pennies are ideal)
Money (with lots of 1's), and
A way to keep **score**.

Setup: Shuffle the deck and deal it into piles of 7 or 8 cards, as dictated by the city board. Place one pile of cards on each of the 8 streets around the board, face down.

Players start with £12 each. This represents a small fraction of Marley's money, which you can lend to people and businesses who need it. As you lend money, your fund will grow and shrink. The rest of the money belongs in the Bank.

The chart on the Economy Board represents the relative values of six kinds of loans. To set it up, place one counter on each line, as indicated by the starting levels across the top. Two loan types can never have the same value, which means no column can ever have more than one counter in it.

Place Jacob Marley in his starting space (his picture on the board) and determine randomly who will go first. Play proceeds to the left.

Each turn has the following steps:

- 1: Roll and Move**
- 2: Change the Grid**
- 3: Pay Loans**
- 4: Take a New Loan (optional)**

Summary of Play: On each turn you start by moving Jacob Marley. The space where he lands allows you to adjust the value of one type of loan, up or down by 1 to 4 steps. The grid will correct itself, if necessary, so that no two loans are in the same column.

Next, the loan type that you moved will pay off, meaning that all loans of that type will pay back a little bit of the money they owe, and sometimes they will earn points for the players who control them. The first player to score 30 points wins.

Finally, you may look at the pile of cards on the street where Marley is standing, and take one of those loans if you wish. If you don't take a loan, you can leave a "calling card" which helps you take loans later in the same place.

And now, the details:

Step 1: Roll and Move. Roll the die and move Jacob Marley that many spaces, clockwise around the track.

Step 2: Change the Grid. The space where Marley stops gives you a limited ability to affect the local economy. Every board space allows you to change the grid, as follows:

Each space on the track has a *number* and a set of *letters*, such as 3, A, C, S. When you land on this space, you must change the grid by adjusting one of the listed loan types by the amount shown. In this example, you could shift Actuarial, Criminal, or Shipping loans up or down by 3.

If the amount of the shift exceeds the range of the loan, you can not move it in that direction. For example, if the counter on Criminal is 2 steps from the top of its range ("Irritated"), and you land on a 3 C, you may *not* move the Criminal counter up by 2. But you can still move it down.

You *must* change something in this step; you can never leave the grid as it stands.

After you move one loan, the grid will *correct itself* so that no two loans are in the same column. If the counter you moved is now sharing a column with another loan type, the other loan will be nudged *one step in the opposite direction*.

If *that* counter moves into an occupied column, the counter currently in that column is nudged *in the same direction*, and this continues until the chain reaction stops or until a counter is nudged in a direction it cannot move. Unless this happens, all counters in a chain reaction move in the opposite direction from the first.

If a counter is nudged into a wall (i.e., in a direction that's not possible), it bounces *in the opposite direction*, moving to the first empty column it can find. For example, if Marley has moved Shipping up from "Destitute" to "Poor," and Legal occupies the "Poor" column, the Legal counter can't be nudged down. It therefore bounces up, and moves until it reaches an empty column.

Note: A bounce like this can never cause a chain reaction, since the counter always moves into an empty column. Also note that in Step 3 you *will not pay any of the loans that are nudged and bounced*, only the one that moved first.

Step 3: Pay Loans. At the beginning of the game, no one has a loan. As long as this is the case, you can skip Step 3.

The category of loan that you moved in Step 2 will now pay, as dictated by the loan's position on the grid. For example, if you adjusted the level of Criminal loans, then *all* Criminal loans now pay, based on their new level.

Each loan is represented by a card with a stack of money on it. The money on the loan represents the balance still owed by that lendee. When the loan pays, it returns some money to the player who bought it, and sometimes scores points, as indicated by its position on the grid. For example, when a Shipping loan is "Relaxed," it pays its owner 1 pound and 1 point. The money comes out of the stack.

When a loan is happy and healthy, it will pay back more money and more points. When it's especially unhappy, it pays in the negatives.

Negative Money: If a loan pays negative *pounds*, these pounds come off the loan, but they

go to the Bank, rather than to the player. This represents the client squirming his way out of paying back a piece of the loan, and it's terrible because it represents money you will never get.

Negative Points: If a loan pays negative *points*, its owner loses points. Your score can track into the negatives.

When the last coin is removed from a loan, it is paid off and leaves play. (If a loan "pays" more than it has left, it simply pays what it has.) Make a pile of discarded loans beside the board.

Step 4: Take A New Loan. After paying existing loans, you may look at the pile of facedown cards on the street where Marley is standing. (If you have left a calling card elsewhere, as described below, you can look there instead.) These cards represent clients who need to borrow money.

You may choose to take one of these loans or not. It's usually good to take one, but not always.

If you take the loan, you must provide the *principal* (the larger number) from your own account. The *interest* (the smaller number) is provided by the client, which means that it comes out of the Bank.

The amount of interest a loan pays can be modified by the loan's position in the chart. When you take the loan, look at the chart and add or subtract interest as indicated by the loan's current position (to a minimum interest value of zero).

Once the interest and principal are combined, they become a single stack of money that the client owes you. A loan will pay back when any player moves it at the beginning of Step 2.

Calling Cards: If you take no loan, you may leave one of your "calling cards" on the street where you looked.

Calling cards are useful for two purposes: they let you look at that street again later, instead of the street where Marley is standing, and they can be spent to decrease the principal required of any loan you take there.

To use your calling cards to look at a street other than the one where Marley is standing, simply declare in Step 4 that you would rather look at the marked street. This costs nothing (your calling card remains). If you don't take a loan there, you

can leave another card on the same street. Whether you use a calling card or not, you may look at (and take a loan from) only *one street* on your turn.

You may *spend* your calling cards to decrease the principal required on a loan you take at that street. When you take the loan, simply decrease the amount of principal you pay into the loan (to a minimum of zero) by one pound for each calling card you take back off that street.

You may leave as many calling cards as you wish (ten is not the limit). If your memory isn't perfect, you can even use your calling cards to peek at piles of cards you've marked, but only when it *isn't* your turn.

Winning: The object is to earn 30 points, forging a sufficiently long chain of misery and suffering to earn a place by Jacob Marley's side.

If two players win on the same round, and the score is tied, the game goes to the first tied player in order, starting with the current player.

Strategy: In the early parts of the game you will probably focus on earning money, and once you have enough, you will switch your focus to earning points. The most expensive loans are often worth the most points, but they can pay back so slowly that it's crippling to have all your money in just one of them. So, earn enough money to have several loans, and then you can earn more points.

If you are the only person invested in a particular loan type, you may have a hard time getting that loan to pay off. Especially in a larger game, you want to be in categories that other players want to move.

Pay careful attention to the types of loans other people are taking and where they sit in relation to you. The system ebbs and flows based on players' interests and the order of turns.

