



MONOPOLY® NIGHT

BANKERS RESPONSIBILITIES

- ▶ Before play begins, organize all Title Deed cards by color-groups, then shuffle each of the remaining decks of cards.
- ▶ Distribute money at the beginning of the game. Dispense salaries and houses.
- ▶ Handle property transactions and hand out Title Deed cards according to the following rules:

To Sell Property The Banker collects property price IN CASH from buyers.

To Auction Property The Banker (1) auctions off any unowned property a player lands on but does not wish to purchase; (2) immediately auctions to the highest bidder any mortgaged property except buildings received as payment of a debt owed by the Bank.

To Mortgage Property The Banker (1) handles the mortgaging of unimproved properties; (2) collects the price of the mortgage, plus 10% from a player wishing to lift a mortgage; (3) collects the mortgage value plus 20% interest from any player purchasing mortgaged property. (If he/she does not lift the mortgage at once, he/she must pay the Bank 10% interest when he buys the property. Then, if he lifts the mortgage later, he must pay an additional 10% interest as well as the amount of the mortgage to the Bank.)

- ▶ Sell houses and hotels to players. **Remember:** When no houses or hotels are left, the Banker must wait for players to turn back or sell them to the Bank. (If only a few houses and hotels are available and two or more players want to buy them, the Banker auctions them to the highest bidder.)
- ▶ Collect all money from penalties, taxes, etc...
- ▶ Settle the assets of any bankrupt player by collecting debts and auctioning off any mortgaged or unmortgaged properties owned by the bankrupt player.
- ▶ Assist players with tallying their assets at competition of play.

Note: The Bank never goes broke. If it runs out of money, it merely issues more by writing on an ordinary piece of paper. If the Banker is also a player in a preliminary round, he should keep his money separate from the Bank at all times. The Banker in the Final Round must not be a player.



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RULES QUESTIONS

Rules questions should be answered by referring to the official MONOPOLY long-game rules. Some questions arise more frequently than others, however, and we have provided their answers here for your convenience. We suggest that the referee read them aloud during the players' briefing to avoid confusion during play.

Paying Rent on a Utility If you throw the dice and land on Water Works or the Electric Company and another player owns them, don't touch the dice. See what the total is. Multiply that number by 4 if your opponent only owns one utility, or by 10 if he/she owns both of them.

Paying Rent on a Fully Owned Property Group Suppose your opponent owns a complete color-group — for example, all three reds — with no buildings on any of them. If you land on one of the reds, you have to pay double its rent. But suppose one of the reds — e.g. Indiana Avenue — is mortgaged and you land on Illinois, it is unmortgaged. How much rent do you pay? Double, even though Indiana is mortgaged, your opponent still owns it.

Buying a Mortgaged Property If you buy a mortgaged property from an opponent, you have the option to pay off the mortgage immediately or later in the game. If you want to unmortgage the property immediately — i.e., during the turn that you buy it — you must (1) pay the Bank the amount of the mortgage, and (2) pay the Bank 10% interest. If you don't want to unmortgage it now, you must: (1) pay the Bank 10% interest immediately, then, when you decide to unmortgage later on (even if it's the very next turn), (2) pay the Bank the amount of the mortgage plus another 10% interest.

Using a Mortgaged Property to Pay a Debt If you owe money to any of your opponents, you can offer that opponent a piece of mortgaged property to cover all or part of your debt. Your opponent has to decide whether or not to accept it. If your opponent accepts, he must immediately pay 10% of the mortgaged value of the property to the Bank.

Timing of Buying and Trading You can build or trade at any time, but please be courteous! Try to schedule such transactions so they occur between the turns of other players.

Collecting Rent If the owner of a property fails to ask for his/her rent before the second player following the one who landed on the property throws the dice, the debt is uncollectable.

Strategy If you see an opponent land on another player's property and the owner doesn't notice, it may be in your best interest to say nothing. However, if you pass GO and the Banker doesn't notice, it's obviously in your best interest to speak up and remind him he owes you \$200!



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THE MONOPOLY GAME RULES

STANDARD OR LONG RULES

Object The object of the game is become the wealthiest player through buying, renting and selling property.

Equipment The equipment consists of a board, 2 dice, tokens, 32 houses and 12 hotels. There are Chance and Community Chest cards, a Title Deed card for each property and play money.

Preparation Place the board on a table and put the Chance and Community Chest cards face down on their allotted spaces on the board. Each player chooses one token to represent him/her on his/her travels around the board. Each player is given \$1,500 divided as follows: 2 each of \$500's; \$100's; and \$50's. 6 \$20's. 5 each of \$10's; \$5's; and \$1's. All remaining money and other equipment go to the Bank.

Banker Select as Banker a player who will also make a good Auctioneer. If the Banker plays in the game, he/she must keep his/her personal funds separate from those of the Bank. When more than five persons play, the Banker may elect to act only as a Banker and Auctioneer.

The Bank Besides the Bank's money, the Bank holds the Title Deed cards and houses and hotels prior to purchase and use by the players. The Bank pays salaries and bonuses. It sells and auctions properties and hands out their proper Title Deed cards; it sells houses and hotels to the players and lends money when required on mortgages. The Bank collects all taxes, fines, loans and interest, and the price of all properties, which it sells and auctions. The Bank never "goes broke." If the Bank runs out of money, it may issue as much more as may be needed by merely writing on any ordinary piece of paper.

The Play Starting with the Banker, each player in turn throws the dice. The player with the highest total starts the play. He/she places his/her token on the corner marked "GO," throws the 2 dice and moves his/her token in the direction of the arrow the number of spaces indicated by the dice. After he/she has completed his/her play, the turn to play passes to the left. The tokens remain on the spaces occupied and proceed from that point on the player's next turn. Two or more tokens may rest on the same space at the same time. According to the space, which his/her token reaches, a player may be entitled to buy real estate or other properties - or be obliged to pay rent, pay taxes, draw a Chance or Community Chest card, "Go to Jail," etc. If a player throws doubles, he/she moves his/her token as usual, the sum of the two dice, and is subject to any privileges or penalties pertaining to the space on which he/she lands. Retaining the dice, he/she throws again and moves his/her token as before. If a player throws doubles three times in succession, he/she moves his/her token immediately to the space marked "In Jail" (see JAIL).

GO Each time a player's token lands on or passes over GO, whether by throw of the dice or by drawing a card, the Banker pays the player a \$200 salary. The \$200 is paid only once each time around the board. However, if a player passing GO on the throw of a dice lands 2 spaces beyond it on Community Chest, or 7 spaces beyond it on Chance, and draws the "Advance to GO" card, he/she collects \$200 for passing GO the first time and another \$200 for reaching it the second time by instructions on the card.



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Buying Property Whenever a player lands on an unowned property, the player may buy that property from the Bank at its printed price. The player receives the Title Deed card showing ownership and places it face up in front of him/her. If he/she does not wish to buy the property, it is sold at auction by the Banker to the highest bidder. The buyer pays to the Bank the amount of the bid in cash and receives the Title Deed card for that property. Any player, including the one who declined the option of buying it at the printed price, may bid. Bidding may start at any price.

Paying Rent When a player lands on property owned by another player, the owner collects rent from the player in accordance with the list printed on the Title Deed card applying to it. If the property is mortgaged, no rent can be collected. When a property is mortgaged, its Title Deed card is placed face down in front of the owner. It is an advantage to hold all the Title Deed cards in a color-group (i.e. Boardwalk and Park Place, or Connecticut, Vermont and Oriental Avenues) because the owner may then charge double rent for unimproved properties in that color-group. This rule applies to unmortgaged properties even if another property in that color-group is mortgaged. It is even more of an advantage to have houses and hotels on properties because rents are much higher than for unimproved properties. The owner may not collect his/her rent if he/she fails to ask for it before the second player following throws the dice.

Chance and Community Chest When a player lands on either of these spaces he/she takes the top card from the deck indicated follows the instruction and returns the card face down to the bottom of the deck. The "Get Out of Jail Free" card is held until used and then returned to the bottom of the deck. If the player who draws does not wish to use it he/she may sell it, at any time, to another player at a price agreeable to both.

Income Tax When a player lands on "Income Tax" he/she has two options he/she may estimate his/her tax at \$200 and pay the Bank, or he/she may pay 10% of his/her total worth to the Bank. The player's total worth is all his/her cash on hand and cost price of all buildings he/she owns. The player must decide which option to take before adding up his/her total worth.

Jail A player lands in jail when...(1) his/her token lands on the space marked "Go to Jail"; (2) he/she draws a card marked "Go to Jail"; (3) he/she throws doubles three times in succession. When a player is sent to Jail he/she cannot collect \$200 salary in that move since, regardless of where his/her token is on the board, he/she must move it directly into Jail. A player's turn ends when he/she is sent to Jail. If a player is not "sent to Jail" but in the ordinary course of play lands on that space, he/she is "Just Visiting," incurs no penalty, and moves ahead in the usual manner on his/her next turn. A player gets out of Jail by (1) throwing doubles on any of his/her next three turns, if he/she succeeds in doing this he/she immediately moves forward the number of spaces shown by his/her doubles throw, even though he/she had thrown doubles, he/she does not take another turn; (2) using the "Get Out of Jail Free" card if he/she has it; (3) purchasing the "Get Out of Jail Free" card from another player and playing it; (4) paying a fine of \$50 before he/she rolls the dice on either of his/her next two turns. If the player does not throw doubles by his/her third turn, he/she must pay the \$50 fine. He/she then gets out of Jail and immediately moves forward the number of spaces shown by his/her throw. Even though he/she is in Jail, a player may buy or sell property, buy or sell houses and hotels and collect rents.



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Free Parking A player landing on this place does not receive any money, property or reward of any kind. This is just a “free” resting place.

Houses When a player owns all the properties in a color group, he/she may buy houses from the Bank and erect them on those properties. If he/she buys one house, he/she may put it on any one of those properties. The next house the player buys must be erected on one of the unimproved properties of this or any other complete color group he/she may own. The price the player must pay the Bank for each house is shown on his/her Title Deed card for the property on which he/she erects the house. The owner can still collect double rent from an opponent who lands on the unimproved properties of his/her color group. an additional 10% interest as well as the amount of the mortgage.

Bankruptcy A player is bankrupt when he/she owes more than he/she can pay either to another player or to the Bank. If his/her debt is to another player, he/she must turn over to that player all that he/she has of value and retire from the game. In making this settlement, if he/she owns houses or hotels, he/she must return

these to the Bank in exchange for money to the extent of one-half the amount paid for them and this cash is given to the creditor. If he/she has mortgaged property, he/she also turns his/her property over to this creditor but the new owner must at once pay the Bank the amount of interest on the loan, which is 10% of the value of the property. After the new owner does this, he/she may, at his/her option, pay the principal or hold the property until some later turn at which time he/she may lift the mortgage. If he/she holds property in this way until a later turn, he/she must pay the interest again when he/she lifts the mortgage. Should a player owe the Bank, instead of another player, more than he/she can pay (because of taxes or penalties) even by selling his/her buildings and mortgaging property, he/she must turn over all his/her assets to the Bank. In this case, the Bank immediately sells by auction all property so taken, except buildings. A bankrupt player must immediately retire from the game. The last player left in the game wins.

Miscellaneous Money can only be loaned to a player by the Bank and then only by mortgaging property. No player may borrow from or lend money to another player. We will be glad to answer inquiries concerning these rules.

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