

INSTRUCTIONS FOR

NEW TAVOR



The Game of
Physical
Economy

by William Schnack

**Special thanks to my Wife,
Teresa Risvold, for her assistance
with the game's art and numbers**

Version 0.1, June 2023



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NEW TABOR

**The Game of Physical Economy
by William Schnack**

For Ages 14 and Up

New Tabor, where the natural economic order reigns! Are you ready? Prove yourself, both in competition and cooperation. By starting with only your labor and some free land, and through mutual aid with others, you will generate an entire economy from scratch to reciprocally provide for each other's needs. You should not only survive, but, if you are wise, live the Good Life.

Back Story

Civil society is crumbling due to the prolonged influence of global and national rulers. But there is hope.

From out of the rural farmsteads, the middle class suburbs, and the workplaces of a once-tyrannical

city, a new economy based on Natural Law has developed past the control of the authorities.¹

New Tabor gets its name from the efforts of the Taborites² to establish a free society in the town of Tabor, Bohemia.³ A little short-sighted economically, the Taborites failed, though their dreams of religious and political freedom are noteworthy and their military successes, as peasant militias⁴ against armies of iron-clad men-at-arms, still amaze historians today.

The New Taborites— that’s you— have learned from and corrected the errors of the original Taborites by establishing a successful mutualist economy. But this is no utopia, there are no lambs laying with lions— yet. Competition still abounds.

Your goal as a New Taborite is to live the Good Life, by balancing your individual, competitive demands with the need to cooperate with your community of fellow game-players to stay alive.

¹ The resulting Commonwealth of New Tabor is a mutualist society. A society of free individuals associated voluntarily and consensually for the purpose of maintaining “coopetitive” institutions, those that embody both free competition and free cooperation in free, fair, reciprocal relationships of mutual aid

² A Radical Reformation peasant army led by petty nobles and heretical preachers, inspired by the execution of the martyr Jan Hus.

³ Named after Mount Tabor in Galilee

⁴ Under the leadership of Jan Zizka, a Lesser Noble

Can you, New Taborites, sustain your new economy while enjoying the Good Life? Can you balance competition and cooperation?

Idea and Objective of the Game

Players assume the roles of Producers in a Free Economy, each of whom is seeking to live the Good Life, a life full of Happiness.

The players Cooperate with one another to stay alive, but Compete with one another to Produce and Exchange enough to support their own Leisure. To do this, they try to claim the best land and shift in and out of different Industries to Produce Food, Clothes, Shelter, and Transportation, while trading with one another.

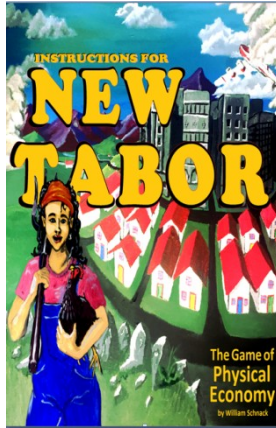
The Objective of the Game is to collect the most Happiness Tokens, which are gained by giving Charity or by having Leisure, and which may be increased through Innovation. But beware, if you do not Produce enough of your and your community's Needs you will not be able to sustain yourself.⁵

⁵ As with Nature, all who survive are "fit," that is, are Winners; while those who do not are not fit, that is, are losers. Those who not only survive, but who live virtuously and Happily, live the Good Life.

Whoever survives to Collect the most Happiness Tokens at the End of the Game is the First Place Winner, having lived the Best Life!

Contents of the Game*

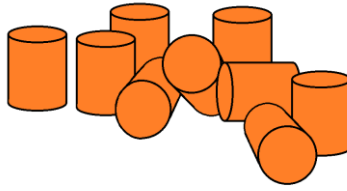
Instruction Manual



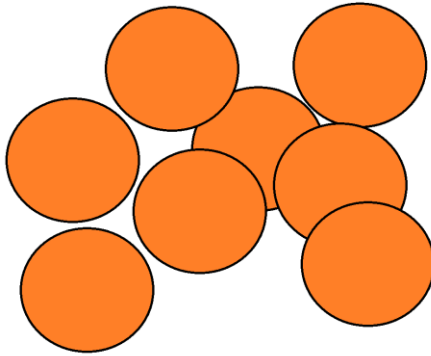
Game Board



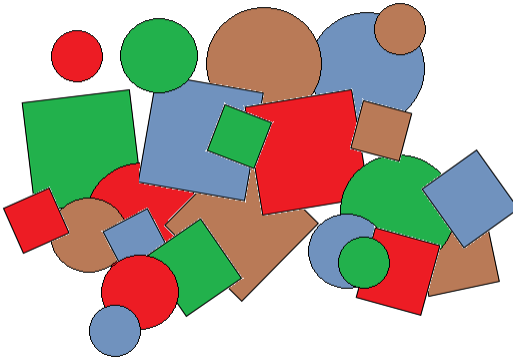
Tracker Pegs



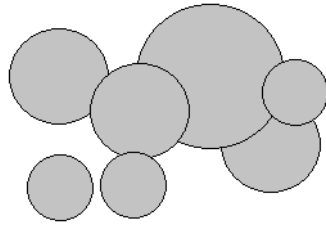
Rent Battle Platforms



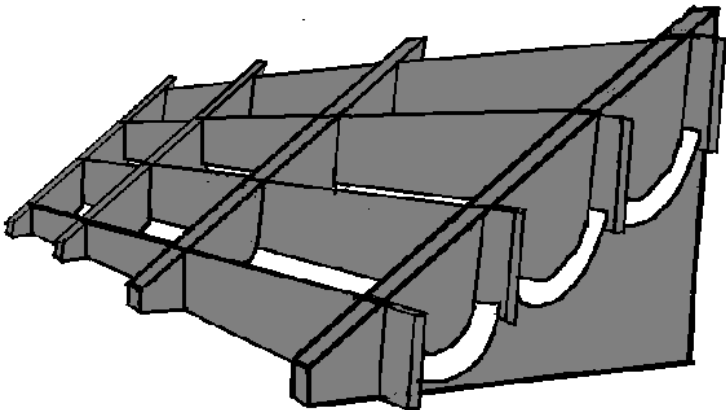
Product (Stock) Tiles



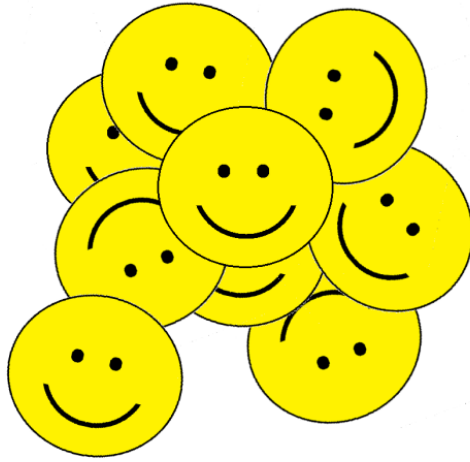
Money



Money Bank



Happiness Tokens



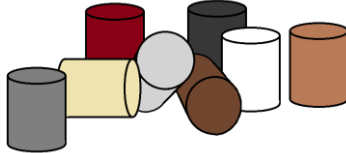
Player Sheets

Player Sheet						Name: _____ Date: _____							
1st Quarter	Output	Food			Labor	Opportunities	Loss	Totals					
		Clothes	1	2	3	4	2	2	2	-4	-4		
		Shelter	1	2	3	4	2	2	2	-4	-4		
		Transportation	1	2	3	4	2	2	2	-4	-4		
		Consumption		Needs				Totals	Quota Met?				
Input		Food	195	309	464	618	177	177	304	304		Y	
		Clothes	51	103	154	205	59	59	118	118		Y	
		Shelter	17	34	51	68	15	15	30	30		Y	
		Transportation	13	26	38	51	20	20	40	40		Y	
2nd Quarter	Output	Food			Labor	Opportunities	Loss	Totals					
		Clothes	1	2	3	4	2	2	2	-4	-4		
		Shelter	1	2	3	4	2	2	2	-4	-4		
		Transportation	1	2	3	4	2	2	2	-4	-4		
		Consumption		Needs				Totals	Quota Met?				
Input		Food	195	309	464	618	177	177	304	304		Y	
		Clothes	51	103	154	205	59	59	118	118		Y	
		Shelter	17	34	51	68	15	15	30	30		Y	
		Transportation	13	26	38	51	20	20	40	40		Y	
3rd Quarter	Output	Food			Labor	Opportunities	Loss	Totals					
		Clothes	1	2	3	4	2	2	2	-4	-4		
		Shelter	1	2	3	4	2	2	2	-4	-4		
		Transportation	1	2	3	4	2	2	2	-4	-4		
		Consumption		Needs				Totals	Quota Met?				
Input		Food	195	309	464	618	177	177	304	304		Y	
		Clothes	51	103	154	205	59	59	118	118		Y	
		Shelter	17	34	51	68	15	15	30	30		Y	
		Transportation	13	26	38	51	20	20	40	40		Y	
4th Quarter	Output	Food			Labor	Opportunities	Loss	Totals					
		Clothes	1	2	3	4	2	2	2	-4	-4		
		Shelter	1	2	3	4	2	2	2	-4	-4		
		Transportation	1	2	3	4	2	2	2	-4	-4		
		Consumption		Needs				Totals	Quota Met?				
Input		Food	195	309	464	618	177	177	304	304		Y	
		Clothes	51	103	154	205	59	59	118	118		Y	
		Shelter	17	34	51	68	15	15	30	30		Y	
		Transportation	13	26	38	51	20	20	40	40		Y	
		Mortgage											
Mortgage		Food											
		Clothes											
		Shelter											
		Transportation											

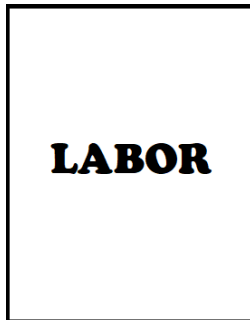
Die with 1-3



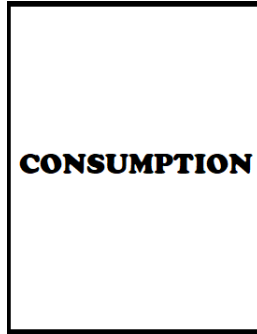
Player Pegs



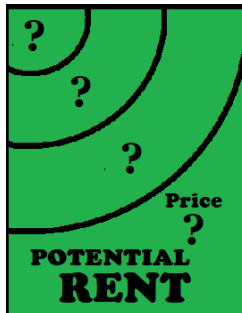
Labor Cards



Consumption Cards



Potential Rent Cards



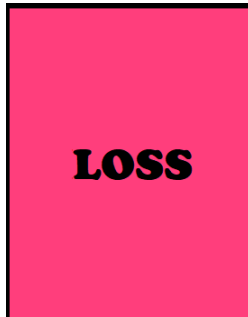
Opportunity Cards



Wants Cards



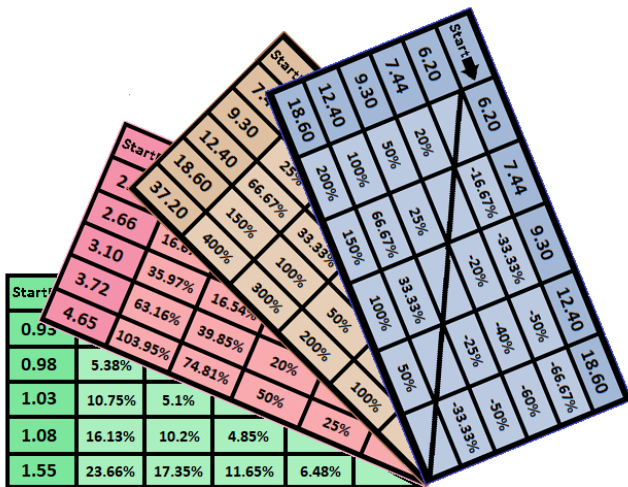
Loss Cards



Needs Cards



Credit Union Guides



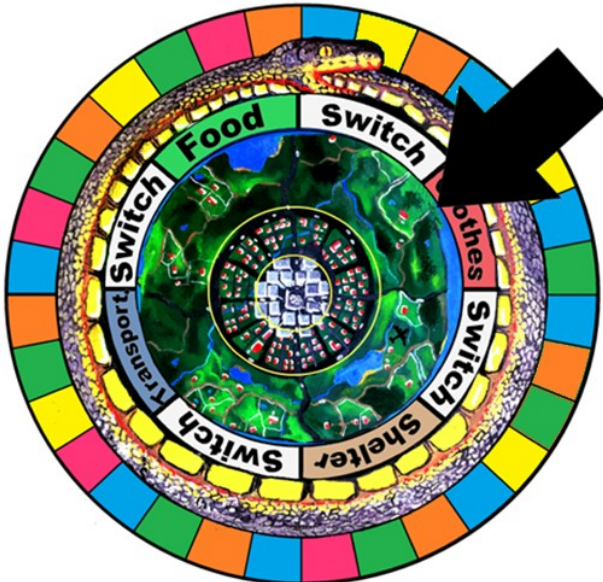
**Contents may differ greatly by color, size, or shape from those shown. Their overall function will remain the same.*

The Game Board

The Game Board has three main components to it.

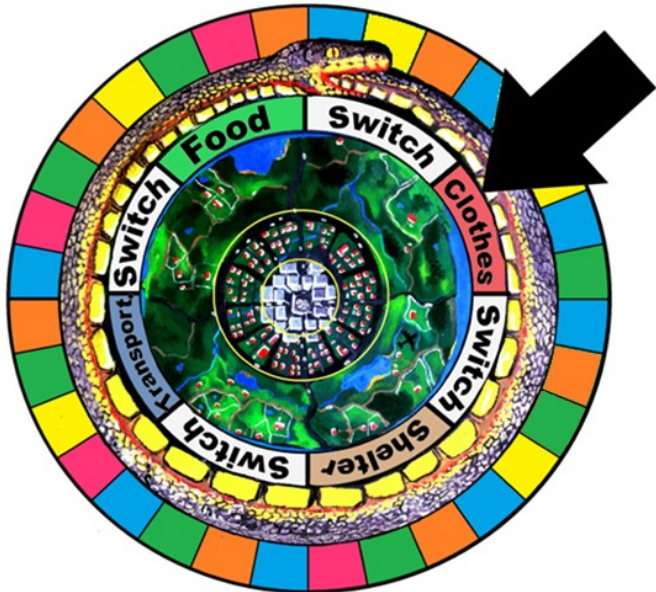
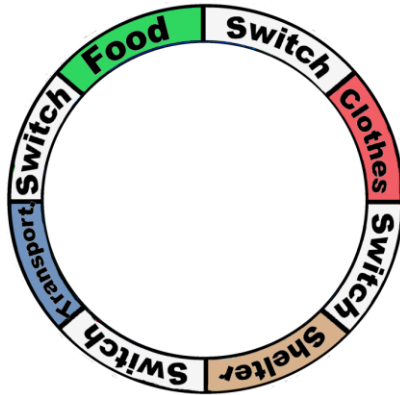
The Commonwealth

The Commonwealth is a field of play in the center that depicts three grades or Zones of land, characterized by countryside, suburbs, and city.



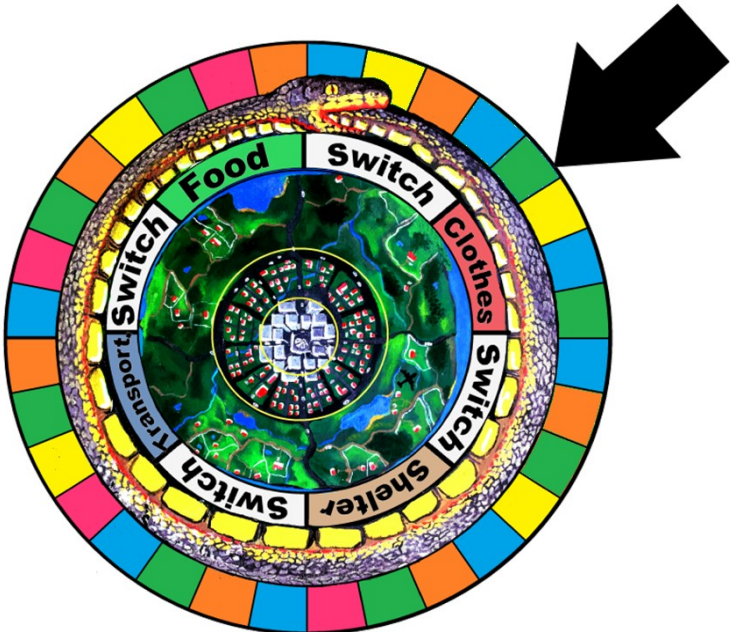
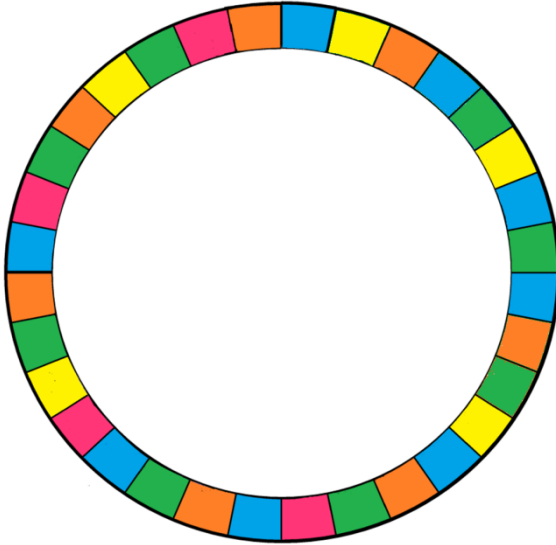
The Action Ring

The Action Ring is a ring around the Commonwealth that indicates four Industries—Food, Clothes, Shelter, and Transportation— and four Switching Zones between them.



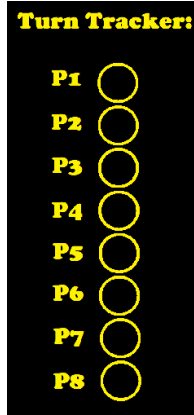
The Life Path

Finally, beyond the Ouroboros (snake eating its tail), is the Life Path, another ring of many colors, split into four Quarters.

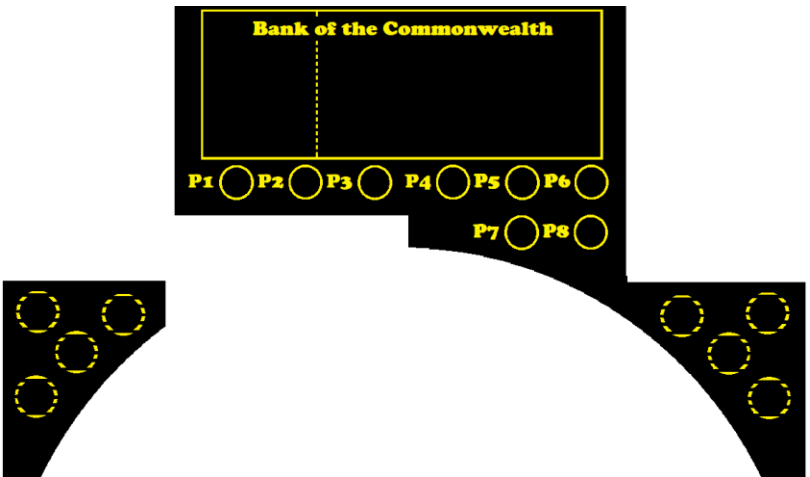


Gameplay is supported by other components of the Board as well, including the

Turn Tracker



Bank of the Commonwealth with Payment Tracker

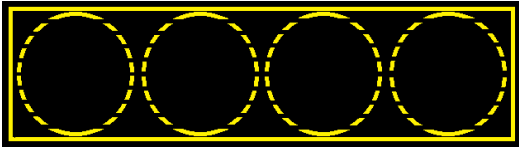


Consecutive 3s Tracker

**Consecutive
3s Tracker:**

	P1	○
	P2	○
	P3	○
	P4	○
○	P5	○
○	P6	○
○	P7	○
○	P8	○

Happiness Bank



Altogether, the Board looks like this:



Playing the Game

Setup

The Organizer of the game is the individual or individuals who arranged for the playing of the game.

The Organizer also plays the role of Lawspeaker, being responsible for knowing the rules and relaying them to others. As Lawspeaker, the Organizer does not get to decide on interpretations of the Instructions, but merely recites them. Others are free to look at the Instructions. *If there is a discrepancy of interpretation regarding the rules, a simple majority-rule vote, after review of them by each player or by all players as a whole, held between all players, settles the matter.* The Organizer reads through the Instructions and following sections related to Playing the Game. If desirable, this can be done out loud to the group. Volunteers or appointees help in Setting Up.

Unfold and place your Game Board on a level, sturdy surface where four to eight people will be playing.

Place the Tracker Pegs into their caches: One goes in the Turn Tracker beginning with Player 1, whose turn it will be at the beginning. Eight of them go in the caches at the top left and right of the Action Ring, in the Payment Tracker where the circles with broken

lines are found. Eight of them go into the cache for the Consecutive 3s Tracker, to its left. The Tracker Pegs are taken from the caches as are needed to be used in the appropriate Trackers.

Place the Rent Battle Platforms at the bottom right corner of the circle, where the single circle in broken lines is found, in a stack of eight. This is the Rent Battle Platform cache space. More can be added later on if needed, to keep the stack manageable.

Place the Happiness Tokens into the Happiness Bank, in stacks. If desired, the Happiness Tokens can be replenished from off of the Board to keep the stacks shorter, but otherwise they can all be stacked in sets of eight.

If it is the first game for a significant amount of players, place the highest-valued Potential Rent Cards, for each Industry, in the location for that Industry's Potential Rent Card. Otherwise, if it is not the first time to play, continue with the Potential Rent Card instructions below.

For easy gameplay, remove the lowest-valued Potential Rent Cards for each Industry. For difficult gameplay, remove the highest-valued Potential Rent Cards for each Industry. If that is not easy or difficult enough, try doing it again with the remainder. The game is calibrated for average difficulty, which is still

quite difficult for those who have not gotten the hang of it yet.⁶

Players take turns drawing Potential Rent Cards until a card is drawn representing each Industry. These are placed in their proper locations, face-up on the Board. The remaining Potential Rent Cards are shuffled and placed onto the Potential Rent Cards location, face-down. That's all for Potential Rent Cards right now.

Shuffle or mix the Opportunity Cards and place them face-down on the Opportunity Card indicator. Do the same for each of the remaining types of card decks, placing each of the decks in the appropriate spaces, faceside-down.

Place the Player Pegs in the starting position labeled *Start 1*.

Every player Rolls the Die. The highest Roll is first. If there are ties for the highest Roll, tiebreaker Rolls are held between those who tied. The highest Roller is Player 1. Game play moves clockwise, with Player 2 being to the left of Player 1, etc.

⁶ On more difficult settings, the likelihood of survival is much lower, but probabilities do allow for it. On much easier settings, and with more players, the likelihood of the Stock and Money running out is higher, but in the case that this occurs, players can account for what is missing by writing it down.

If there are four players of equal ability, then each player has a turn at being the Clerk, going in the same order of their turns of play, but according to Quarter instead of turn. So, if Player 1 is the Clerk in the first Quarter, Player 2 will be the Clerk during the second Quarter, Player 3 will be the Clerk during the third, and so on.

If there are more than four players, or there are players who will not serve well as Clerk, then any player may nominate another player to be the first Clerk and, if the nomination is accepted by the player, a simple majority Vote will be taken to affirm or deny the candidate for the position: the Organizer asks for those in favor and those opposed and only votes him or herself in order to break a tie. If there is competition for a position, the candidate with the most Votes in favor wins.

If it is the players' first time, if there is a Tie, if there are not enough nominations accepted, or alternately by Unanimous Consent of players in replacement of elections, the Die can be Rolled, with those Rolling lowest being tasked with the Clerk position. If there is a tie, a tie-breaker Roll will be held between the players who tied. The election process occurs at the beginning of each Quarter.

Another player serves as the Treasurer for the Commonwealth, being responsible for tracking payments into, as well as paying Citizen's Dividends from out of, the Bank of the Commonwealth. They are elected by the same process, also Quarterly, or else, with four players, are the player following the Clerk in order of play.

The Clerk of the Credit Union receives the caches of Stock for the Industries. Non-Clerks, including interested non-players, may also assume the role of watching over the caches, and can be allotted additional tasks by the Organizer, such as tracking player turns and consecutive Rolls of 3s.

The Credit Union Clerk can be Immediately Recalled from their position by Initiative and Referendum. The Initiative can be taken by any player on their turn to Act, at which point a simple majority Vote is taken on the Recall ("For" and "Against" the Recall), called by Organizer. This Vote is the Referendum. The office is changed immediately by way of a new election. The Treasurer is unaffected and the Clerk turns remain the same, taking up where they left off at the beginning of the next Quarter. The Treasurer can be changed in the same way, without affecting the Clerk.

The Clerk's and Treasurer's terms of office expire at the end of the Quarter. A new election is held by nomination and majority Vote at the beginning of each Quarter, following the same rules, unless there is an order of rotation in place, in which case regular rotation continues.



Gameplay

Each player controls three pegs, each occupying one of the three main components of the Game Board.

Players will choose a location in the Commonwealth, an Industry to Produce in, and will move along the Life Path by Rolling the Die, drawing cards along the way.

Throughout the length of a full game, players will draw four Labor Cards, telling of their potential to Produce. Players will also draw four Consumption Cards throughout the length of the Game, telling them their base needs for Consumption. *These cards are cumulative, meaning that they add up throughout the Game such that a card drawn in the First Quarter still applies in the Second, Third, and Fourth Quarter.*

A number of Opportunity Cards will be drawn by players throughout the Game, representing opportunities for skill development. A number of Wants Cards will be drawn by players throughout the Game, representing desires of the player. A number of Loss Cards will be drawn by players throughout the Game, representing losses to their Stocks or Abilities. A number of Needs Cards will be drawn by players throughout the Game, representing additional needs beyond those drawn in the Consumption Cards. *Wants Cards expire upon satisfaction, and are not cumulative. Loss Cards apply only to stock held by the player at the moment the card is drawn. Needs and Opportunity Cards, however, are cumulative and affect the player for the rest of the Game, needing to be satisfied each Quarter after having been drawn.*

The Stock that players Produce can be Consumed or Exchanged, including with the Credit Union of New

Tabor. This is generally necessary to meet one's needs throughout the Game.

Players are trying to Win the Game by Collecting the most Happiness Tokens, representing having lived the Good Life, a life a Virtue. They gain Happiness Tokens by affording time in Leisure, by participating in Charity, or even Innovating. Affording this is done by Producing, Consuming, and Exchanging as diligently as possible. See rules for Happiness Tokens, Leisure, and Charity.

Beginning the Game

Every player receives their Player Sheet and places their name and the date on it if desired.

Player 1 chooses their peg color, receiving two pegs of that color aside from the one at Start 1 along the Life Path. He or she draws a Labor Card and a Consumption Card and marks his or her results on his or her Player Sheet by circling the corresponding values.

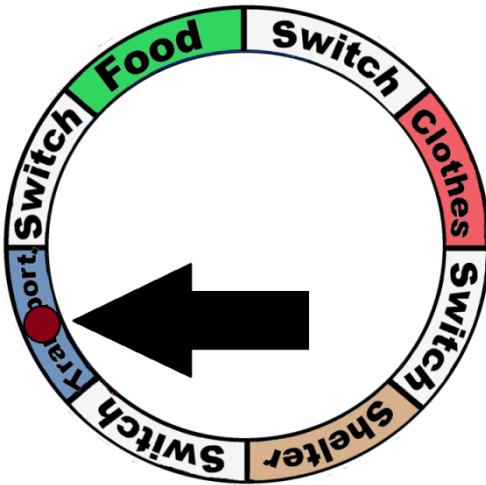
Player 2, 3, 4, etc. choose their peg colors in turn, receiving three pegs of that color. They each draw a Labor Card and a Consumption Card and mark their results on their Player Sheets by circling the corresponding values.

Once every player has finished with the above, Player 1 starts his or her turn.

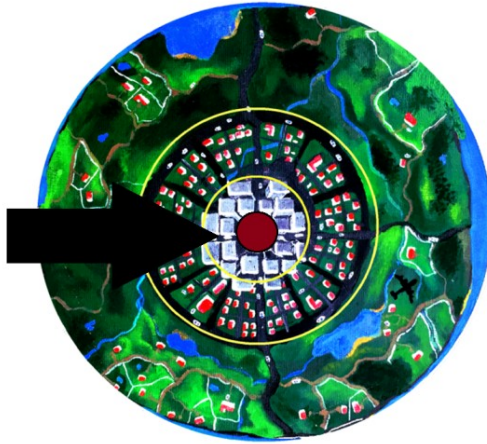
First Turn

The first turn for each player commences in the following order. Each player will, in turn,

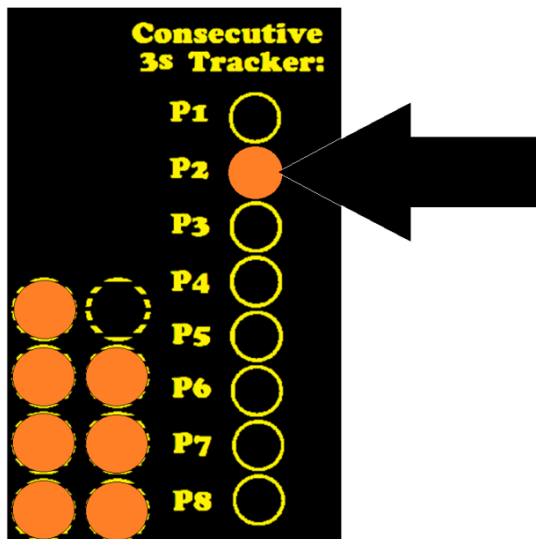
Act, by placing their first Peg in the Industry of their choice.



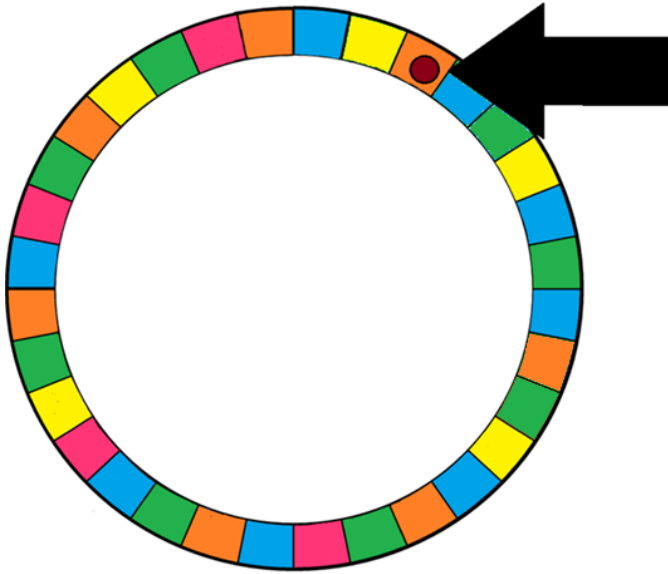
Stake a Claim in the Commonwealth, by placing their second Peg in either the Center or one of the two Rungs. The Center can only be occupied by one player at a time unless the other players there have Rent Battle Platforms under their Pegs, while the Inner Rung can only similarly be occupied by two at a time, and the Outer can be occupied by up to eight players at a time. See Commonwealth for more information.



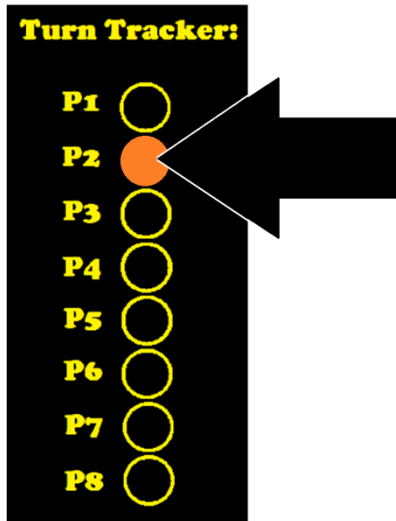
Roll, by shaking the Die in the palm of the hand or in a cup covered by the hand and tossing it gently on the Board without knocking pieces over or disturbing the cards. If a 3 is Rolled and then another during one's next turn, the player takes a Tracker Peg from the Consecutive 3s Tracker cache and places it on the appropriate position in the Consecutive 3s Tracker.



Move along the Life Path, by moving the Rolled number of spaces along the Life Path. Land on a Colored Space. Follow rules for Colored Spaces, such as drawing a card.



Move the Turn Tracker's Tracker Peg, by shifting it to the next player's turn on the Turn Tracker.



End of Turn. It is now time for the next player, to the left, to take their turn.

Subsequent Turns

Regular gameplay commences in the following order. Each player will

Produce, by multiplying their announced Ability and the rental value of the Zone of the Commonwealth that they are occupying. This amount is Collected from the corresponding Credit Union in the form of Product Tiles of that value. Simply multiply the Ability on the Labor Card by the value shown on the Potential Rent Card for the Industry and Commonwealth Zones occupied.

Exchange, by making offers to purchase from other players, announcing Products For Sale, or by doing

business with the Credit Union Clerk by Selling Stock to the Credit Union. It is easiest to use the prices shown on the Potential Rent Cards.

Consume, by giving the amount Consumed, in the form of Product Tiles, to the Clerk, with a clear indication that these are for Consumption (the Clerk will retire them from circulation). See rules for Consumption. Make the appropriate change to the Player Sheet by changing the total Input for the Stock Consumed.

Act, by choosing the stay in the Industry that has been chosen, by Switching to another Industry, or by enjoying Leisure. *In order to Switch to another Industry, players must spend a turn in the Switch Zone of the Action Ring. When a player is in the Switch Zone, they are unable to Produce for that turn.* They can move to any Industry from any Switch Zone, they need not be adjacent. Players may gain in Leisure and Innovate while in Switch. See rules for Happiness Tokens and Innovation. Players cannot spend more than two consecutive turns, while on the Life Track, in Switch. *On the second turn, they must place a Rent Battle Platform under their Player Peg in Switch* as a reminder that their upcoming turn is the second consecutive turn. The Platform is removed on their next turn. If there is failure to place it,

Happiness Tokens cannot be collected and Innovation cannot occur.

Stake a Claim, by homesteading Free Land or displacing competitors. A player may displace competitors by bidding to pay more to the Commonwealth for exclusive use of highly sought-after common lands than their competitor. See rules for Rent Battle. Place or remove Rent Payment Tracker Pegs as appropriate.

Roll, by shaking the Die in the palm of the hand or in a cup covered by the hand and tossing it gently on the Board without knocking pieces or disturbing the cards. If a consecutive 3 is Rolled, such as by Rolling one and then another during one's next turn, the player takes a Tracker Peg from the Consecutive 3s Tracker Cache and places it on the appropriate position in the Consecutive 3s Tracker. It is now counted not as a 3, but as a 1. If on the next turn a 3 is not Rolled, the Tracker Peg is placed back into the Cache. If it is Rolled again, it stays in the Consecutive 3s Tracker and is counted again as a 1. If a 3 is Rolled consecutively, each consecutive Roll after the first is counted as a 1 instead of a 3, no matter the number of consecutive Rolls of 3.⁷ If a number other than 3 is Rolled, the consecutive Rolls of 3 stops being counted, the Tracker Peg being removed. *After*

⁷ If a consecutive 3 is Rolled at the End of a Quarter it is still tracked

Rolling, one's turn is over excepting the player's movement along the Life Path, the drawing of a card, and placement of the Tracker Peg for the Turn Tracker.

Move along the Life Path, by moving the Rolled number of spaces along the Life Path. Follow the rules for colored spaces, such as drawing a card. Once the Finish Line for the End of Quarter is crossed, place your Player Peg in the starting position for the next Quarter.

Move the Turn Tracker's Tracker Peg, by shifting it to the next player's turn on the Turn Tracker.

Turn ends. Once the player has moved along the Life Path their turn is over. They cannot Produce, Consume, Exchange, Act, Stake a Claim, or Roll, excepting in special circumstances such as in response to offers or bids to Exchange from the player whose turn it is or for End of Quarter activity.

Players must follow this order to their actions. Once a subsequent step is taken the player cannot go back to change their action. However, the one exception is that players may Consume and Exchange out of order (but not out of turn, unless in response to the turn-taker) and in any order desired by the player, including repeated acts of Consumption and

Exchange. Once a player Acts they can no longer Consume or Exchange.

End of Each Quarter

A Quarter ends when each player has successfully crossed the Finish Line for the Quarter and taken their Peg from off of the Life Path to be placed at the next Starting Place. Three steps should then be taken.

Step 1 – Citizen’s Dividend. Money from the Commonwealth is equally split. See rules for Citizen’s Dividend.

Step 2 — Quarterly Mutual Credit Clearing. Check to see if the amount of Money all of the players have, together, is equal to the amount of Stock that the Credit Union has in its Storehouse. See rules for Quarterly Mutual Credit Clearing.

Step 3— Consumption. This stage may take several cycles. Each player, in turn, Exchanges and Consumes as is needed. Players may rely on others to make Exchanges before they can find Products for Buyers, in which case they will need to wait for another turn. The Consumption Stage ends when all of the Input demands on each player’s Player Sheet have been satisfied. If a player is having difficulty meeting their demands, the other players should do what they can

to Buy items the player has For Sale so that the player can meet their Input demands. If nothing else can be done to help the player, and they cannot meet their Input demands, they must ask for Charity. See rules for Charity. During End of Quarter Consumption, Exchanges, and business with the Credit Union is allowable. See rules for Consumption. If the Consumption phase is long, it is likely because players did not Consume as the game was played, leaving all Consumption to occur at the End of the Quarter. The Consumption phase can be quickened by Consuming as one plays.

When everyone's needs have been satisfied, begin the next Quarter.

Beginning of Each Quarter

The Clerk's and Treasurer's terms of office have expired. A new election is held or the positions are rotated according to the original Roll of the Die.

Each player Rolls the Die to see who begins the Quarter. Each Quarter begins like the Beginning of the Game, by each player drawing, at the beginning of their turn, a new Labor and Consumption Card, each of which is added to the Outputs and Inputs on their Player Sheets from the previous Quarter(s) for the new one. The players start off of the Life Path in the Starting Positions and place their Pegs, in turn,

onto the Life Path after a Roll. However, unlike the Beginning of the Game, regular play continues, with players taking up where they left off on Producing, Exchanging, Consuming, Acting, Staking a Claim, and traversing the Life Path.

End of Game

At the End of the Game, the rules for End of Quarter apply. However, the player with the most Happiness Tokens, so long as they survived to the end, is the First Place Winner. If there is a Tie for the most, then the player who has the most Happiness Tokens and the most value, whether Stock or Money, Wins First Place. See rules for Determining the Value of Stock. If the full Game has not been played, whether by agreement, as with a Quarter, Half, or Three-Quarter Game, or due to inability to continue, the rules for the End of Game apply after every player has had their turn for the final round of the chosen Quarter.

The Board

The Commonwealth

The Commonwealth is the Republic of New Tabor, but especially in respects to the Society's interest in the Land as allodial, or original, title. The realm of the Commonwealth is divided into three Zones, according to population concentration and Natural

features. As such, each Zone has a different ground rent value relative to the Industry of interest. The three Zones are:

The Center – Representing the city hub of New Tabor. As such, the Clothmaking, Building, and Automotive Industries tend to flourish, while Food Production is hindered.

The Inner Rung— Representing the suburbs of New Tabor. As such, this is a generally neutral place for Industrial Production.

The Outer Rung— Representing the countryside of New Tabor. As such, the Foodworkers Industry tends to flourish, while the Clothmaking, Building, and Automotive Industries are hindered.

The Action Ring

The Action Ring contains the four Industries of New Tabor and four Switching Zones between them. The Zones of the Action Ring determine what a player's Abilities is put toward in the process of Production. While in an Industry, one's Abilities apply to that Industry. While in the Switching Zone, one's Abilities do not apply to Production. The Productivity of the Industry is also determined by the Potential Rent for the Zone occupied in the Commonwealth.

The Life Path

The Life Path contains many Colored Spaces along it, representing common life occurrences. Players land on the Life Path Colored Spaces according to their Roll of the Die and draw the corresponding card.

Players who have finished a Quarter, and whose Peg is off of the Life Path, do not get another turn until the other players finish the Quarter. They cannot Produce, Exchange, Consume, Roll, or etc. They must keep paying rent if they want to maintain their position in the Inner Rung or Center, however, and so are given the option to Stake a Claim if they are in the Center or Inner Rung, but only to maintain their current position. They cannot enjoy Leisure or Innovate while in Switch. Turns spent in Switch while off of the Life Path are not counted.

Player Moves

Production

Production occurs at the beginning of a player's turn. The Industry occupied by the player in the Action Ring, the player's Ability, and their location in the Commonwealth⁸ determine the player's Productivity.

⁸ These are determined by the placement of two of their three pegs, the one in the Commonwealth and one in the Action Ring, as well as by their Abilities Card(s)

A player announces and multiplies their Ability in the occupied Industry by the Location Value corresponding with that Industry on the appropriate Potential Rent Card. The Product of this multiplication provides the player with the amount of Products for their Stock, which is received from the Credit Union Clerk.⁹

Exchange

Players may Exchange what they have Produced in order to satisfy their needs. In order to Exchange between players, players simply make offers to Buy Stock from other players or offer to Sell their own. In order to make an Exchange with the Credit Union, so as to Sell Stock to the Credit Union's Storehouse, players speak with the Clerk.

Players can barter their Stock if they want to. However, it is easier and more efficient to make Exchanges with Money.

Players may freely Buy and Sell to one another, even at prices different from those asked by the Credit Union, that is, at a profit. However, players are also

⁹ The Clerk, in serving this game function, is not to be confused for serving, in this case, as an agent of the Credit Union, because Credit Unions do not provide Producers with their Products. Nonetheless, the Clerk manages the Product Tiles throughout the game.

competing with the prices offered by the Credit Union Storehouse and one another.

Players may freely sublet their locations for a rental fee. However, players may opt instead to pay the Commonwealth directly. If a subletting takes place, the landlord and tenant exchange places.

Players are free to give and receive personal Loans to one another, including at interest. However, players have access to interest-free Money from the Credit Union. In the case of a personal Loan, an IOU is written by the Debtor in Exchange for the Lender's Money. Players may decline to accept interest-bearing Loans in hopes of receiving Charity.

These are all free actions that can be taken in the Game. However, wise players will not gouge one another to the extent that others are put out of the Game or act out of spite. Players are free to keep track of who has gouged them in previous turns and to act accordingly. These Exchanges are allowable mainly for educational Purposes and because the question of their place in the Game may come up, but not because they are worthy moral pursuits, Good ideas, or easily rewarded in the Game. Players will generally do best to make wise choices, to stick to the use of Money sourced from the Credit Union,

to pay the Commonwealth directly, and to match the prices of the Credit Union Storehouse.

Consumption

After (or while) Exchanging, but before Acting, players may Consume from their Stock of Products. Consumption also occurs after each Quarter.

To Consume, give the amount Consumed, in the form of Product Tiles, to the Clerk, with a clear indication that these are for Consumption (the Clerk will retire them from circulation). Consumption can cover the whole amount needed or only a portion. Make the appropriate change to the Player Sheet by changing the total Input for the Stock Consumed.

Action

Each player must occupy a position within the Action Ring with one of their three Pegs. In the Action Ring, players choose between the four Industries and Switch between them. A player may only Produce in one Industry at a time, and so *can only occupy one position in the Action Ring in a single turn*. As many players as want to may occupy any position in the Action Ring.

To Switch Industries, players must spend a turn in the Switch Zone of the Action Ring. *Players in Switch cannot Produce anything*. Any Switch Zone can be

occupied by any number of players, from which the players may Switch, at the appropriate time, to any Industry of their choosing, including one they previously occupied. By spending a duration of two consecutive turns in the Switch Zone, the second with a Rent Battle Platform under their Player Peg,¹⁰ players can receive Happiness Tokens (only one per two consecutive turns in Switch). See rules on Happiness Tokens and Innovation. A player cannot spend more than two consecutive turns in the Switch Zone, the second with a Rent Battle Platform under their Player Peg. This Platform is removed at the beginning of their next turn.

Staking a Claim

Each player must occupy a position within the Commonwealth by one of their three Pegs. Players can change position in the Commonwealth by moving their Peg to an adjacent Zone. *Players cannot skip over the Inner Rung to get to or from the Center or Outer Rung. Players may only change position within the Commonwealth once per turn.*

Players may occupy any Zone, so long as it is not subject to Competition from other players, free of charge. If a player wants to Occupy and Use scarce land, such as from the Center or the Inner Rung,

¹⁰ Platforms are removed at the beginning of their next turn

which is under Competition for exclusive use, the player may engage in a Rent Battle to displace the other player and Stake a Claim in the position for themselves. See rules on Rent Battle.

Traversing the Life Path

Each player must occupy a position on the Life Path or, otherwise and when appropriate, one of the four Start positions outside of them (such as before entering into a Quarter). Upon Rolling the Die to finalize one's turn, one moves the number of Colored Spaces shown on the Die and draw the corresponding card. After any appropriate action inspired by the card, and use of the Turn Tracker, the turn is over. Any number of players may occupy any given Space on the Life Path at any given time.

Late Action

If a player fails to take an advantageous action before the end of their turn, the action is forfeited. Players are individually responsible for looking out for their own interests in the game, though they may help one another to remember. If the action is necessary for gameplay, this rule does not apply. If the forfeiture of the action will have negative consequences for the other players or the game at-large, or if Pity can be taken upon the player, a Vote may be taken to forgive the late action and so nullify this rule.

Stock, Money, and Prices

Stock and Money Cycles

Stock and Money both enter the Game by being pulled from a cache tended by the Clerk. These are provided to players as is appropriate.

Stock is provided when Produced by a player. The player announces his or her Ability and multiplies that by his or her Potential Rent, retrieving from the Clerk the Product.

Players can exchange Stock for Money, either by selling Stock to another player who already has Money or by doing business with the Credit Union.

When Stock or Money come back to the Clerk due to player Consumption of Stock, it is retired back into the cache. If it comes back to the Clerk as a sale to the Storehouse, the Clerk places the Stock into the Storehouse (a neat pile belonging to the Credit Union, separate from the Clerk's personal player stash).

All Money is retired by the Issuing Credit Union upon possession.

Types and Values of Product (Stock) Tiles

The Products players Produce in New Tabor are collectively called *Stock*. Stock comes in four main categories: Food, Clothes, Shelter, and Transportation. Food is colored Green, Clothes are Red, Shelter is Brown, and Transportation is a Blue-Grey. These are measured in different denominations of Stock tiles.

- **Small circles** represent **1** Product
- **Medium circles** represent **5** Products
- **Large circles** represent **25** Products
- **Small squares** represent **100** Products
- **Medium squares** represent **500** Products
- **Large squares** represent **1,000** Products

Stock comes in four colors representing the four Industries.

- **Green** represents **Food**
- **Red** represents **Clothes**
- **Brown** represents **Shelter**
- **Blue-Gray** represents **Transportation**

Prices and Assessing the Value of Stock (Products)

To determine the value of Stock (Products) For Sale, check the Unit Spot Price for the appropriate

Industry, which is found on the Potential Rent Card in play for that Industry. Multiply this price by the number of units. This is the value of the Stock. This is the amount that the Credit Union will Buy and Sell Stock for.

Notes and Coinage

Money in New Tabor is Full-Reserve Mutual Credit backed by the Stock of the players, a sort of Pan-Commodity Scrip. It comes in Credit Union Notes and in Coins. The denominations of New Tabor Credits are as follows:

- **1s**, depicting the Chinese republican who supported the self-assessment of land-value taxes, Sun Yat-Sen
- **5s**, depicting the German social economist and conceptualizer of expiring currency, Silvio Gesell
- **10s**, depicting the American populist economist and Single-Taxer, Henry George
- **20s**, depicting the American individualist anarchist, inventor, entrepreneur, and community organizer, Josiah Warren
- **50s**, depicting the English evolutionary sociologist and libertarian, Herbert Spencer

- **100s**, depicting the American individualist anarchist, journalist, and publisher, Benjamin Tucker
- **500s**, depicting the French Mutualist, politician, and peasant-philosopher, Pierre Proudhon
- **1000s**, depicting me, historian, philosopher, economist, and maker of New Tabor, William Schnack

Coinage in New Tabor has the following denominations:

- **Small circles** represent **1** cent
- **Medium circles** represent **5** cents
- **Large circles** represent **25** cents

These are of the same sort as the Stock Tiles, but are Silver or Gold.

See sections on Credit Unions and the Clerk for more on Money matters

Managing Decimals and Remainders

If a decimal with more than two digits appears at any time in New Tabor, the second decimal is to be rounded up if the second and third decimals are 55 (as in $._55$) or greater, and down if the second and third decimals are 54 (or $._54$) or less. So, 7.755 would be 7.76 and 7.754 would be 7.75.

If a remainder appears in New Tabor that cannot be distributed further or divided in equal proportion, unless otherwise ruled upon in these Instructions, it is distributed until depleted, starting with the player whose turn it currently is and going in order. The outcome is not exactly even, but the difference is petty and relatively negligible. This rule can be overturned by the adoption of preferred House Rules, accepted by a simple majority Vote.

Colored Spaces and Cards

Colored Spaces

On each Roll excepting the last of each Quarter, players will land on a Colored Space corresponding with a card of the same color. When a player lands on a Colored Space, that player draws the card of the corresponding color. If the player crosses over the End of a Quarter, they do not land on a Colored Space but instead remove their Life Path peg from the Life Path.

If a Blue Space is landed on, then, the player draws a Blue Card (an Opportunity Card). If a Green Space is landed on, the Citizen's Dividend is paid out by the Treasurer to each player in equal proportion. If an Orange Space is landed on, the player draws an Orange Card (a Needs Card). If a Yellow Space is

landed on, the player draws a Yellow Card (a Wants Card). If a Pink Space is landed on, the player draws a Pink Card (a Loss Card). Follow the rules regarding the card drawn.

If a player crosses the Starting Line for the next Quarter, their landing on the Colored Space is null and void. No card is drawn. Their Peg is moved to the Starting Space corresponding to the line crossed.

Opportunity Cards (Blue)

Opportunity Cards provide players with Opportunities to advance their Abilities. Once an Opportunity Card is drawn, the change to the Abilities is applied to the next turn's Production *and to the rest of the Game*, and must be added to the Output on the Player Sheet. After the Card has been accounted for, it is then placed faceside up at the bottom of the Opportunity Cards deck. When all of the faceside down Cards in the deck have been drawn, the faceside up Cards are then shuffled and replaced faceside down.

Wants Cards (Yellow)

Wants Cards assign wants to the players drawing them. Wants are not the same as Needs, because one does not have to satisfy one's Wants to advance to the next Quarter or even necessarily to Win the

Game. However, excepting the rules for Charity, in order to be eligible for Happiness Tokens, *one must have had satisfied their Wants before the turn on which they wish to claim Happiness Tokens begins.* The player holds onto the Card until their Wants are satisfied by Consuming them. After the card has been satisfied, it is then placed faceside up at the bottom of the Wants Cards deck. *It does not count against the player for the rest of the Game.* When all of the faceside down cards in the deck have been drawn, the faceside up cards are then shuffled and replaced faceside down.

Loss Cards (Pink)

Loss Cards deliver Losses to the Stock or Ability of the players or Credit Union. They are applied at that moment, only to existing Stock (no Debts accrue) or Abilities (no negative Abilities accrue) and *are not cumulative, so do not apply throughout the rest of the Game.* After the Card has been accounted for, it is then placed faceside up at the bottom of the Loss Cards deck. When all of the faceside down Cards in the deck have been drawn, the faceside up Cards are then shuffled and replaced faceside down.

Needs Cards (Orange)

Needs Cards increase the Needs of the players who draw them. Unlike Wants and Loss Cards, but similar

to Opportunities Cards, *Needs Cards* apply throughout the duration of the entire Game, and must be added to the Input on the Player Sheet along with the needs listed on the Consumption Cards. After the Card has been accounted for, it is then placed faceside up at the bottom of the Needs Cards deck. When all of the faceside down cards in the deck have been drawn, the faceside up cards are then shuffled and replaced faceside down.

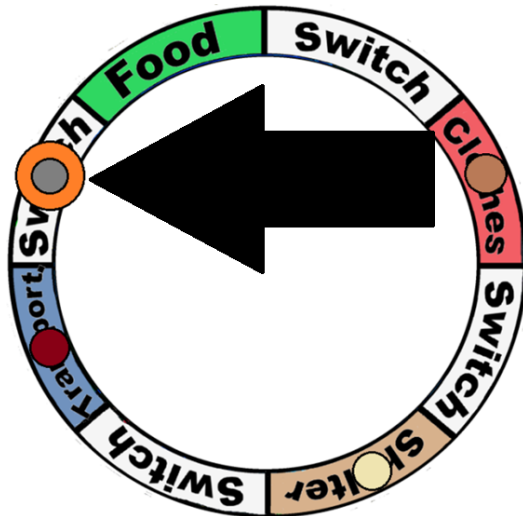
Leisure, Happiness, Innovation, Charity, and Player Elimination

Happiness Tokens

Happiness Tokens represent having lived the Good Life, as experienced through Leisure time or Innovation afforded by virtue of Production, or otherwise through the satisfaction of one's Goodwill toward others through acts of Charity.

Happiness Tokens can be gained by enjoying Leisure throughout the duration of two consecutive turns taken in the Switch Zone, the second with a Rent Battle Platform under their Player Peg. That is, in order to enjoy Leisure, and thereby to gain a Happiness Token, one must spend two consecutive turns in the Switch Zone. At the time of the second consecutive turn in the Switch Zone, the player puts

a Rent Battle Platform under their Player Peg in Switch to indicate that they will be receiving a Happiness Token on their next turn (at which point the Platform is removed and placed back into the cache space). *If this Platform is not so placed, the player forfeits their Token and cannot Innovate when the time comes for that turn.*



If a player has Wants at the beginning of their turn, they cannot receive a Happiness Token from Leisure or Innovation.

Happiness Tokens can be gained by successfully Innovating. In this case, Happiness Tokens are risked by Wagering them in a Roll. See the rules on Innovation.

Happiness Tokens can be lost by becoming the recipient of Charity, because becoming dependent

upon the Goodwill of others is shameful and unrewarding. Happiness Tokens can be gained by participating in Charity, because it is a Sensible and Compassionate act as well as a Conspicuous Display of Wealth that also increases one's Prestige.

Happiness Tokens gained during a Quarter that is not successfully completed must be forfeited.

Innovation

Innovation occurs by risking one's Leisure in a Roll of the Die while on Switch. While on Switch, and if a player has a Happiness Token and no Wants, the player announces an Industry to be Innovated. If one has a Happiness Token, but no Wants, they may attempt to Innovate by Wagering that Token against the luck of the Die. If the Roll is a 1, the player loses their Happiness Token, due to failure of attempted Innovation. If they Roll a 2, nothing happens, because their attempt didn't cost much and the lesson was enjoyable. If they Roll a 3, they receive an extra Happiness Token, because their Innovation was a success. Upon successfully Innovating, each player receives +1 Ability to the Industry being Innovated, to be added to their Output Totals on their Player Sheets. *The Industry being Innovated is the Industry that was last occupied by the Innovating player.* Innovation can occur anytime during a player's

Action phase if they have Happiness to Wager. Innovations can only occur during the Action phase. Wagers are limited to those Happiness Tokens the player had while at the beginning of the player's turn (no new Tokens can be Wagered). One can only Wager once per Token. Innovation cannot occur while having Wants.

Charity

If a player cannot meet their Input demands at the End of a Quarter, and nothing else can be done to help them, the player must ask for Charity. If a player asks for Charity, all of the other players will be given the option to pay a share of the Charity rendered, which they can decline if they want to. Those who agree to pay the Charity must split it equally to participate. The player receiving the Charity loses a Happiness Token and those who give Charity each receive a Happiness Token. See rules for Happiness Tokens. If players are unable to give enough Charity to sustain the player, the player is out of the Game. If the other players cannot afford enough Charity to keep the player in the Game, whether it be some of them or all of them, each of the other players loses a Happiness Token if they have one. The remaining players then have the option of calling the Game at which point the rules for End of Game apply, or of continuing on without the lost player.

Player Elimination

If a player is forced out of the Game, they have lost the Game. All of their Money goes to the Commonwealth and Stock to the Credit Union Storehouse. Their Player Pegs are removed from the Board and their Happiness Tokens are cancelled. See rules on Loss Demurrage and Elimination Seigniorage.

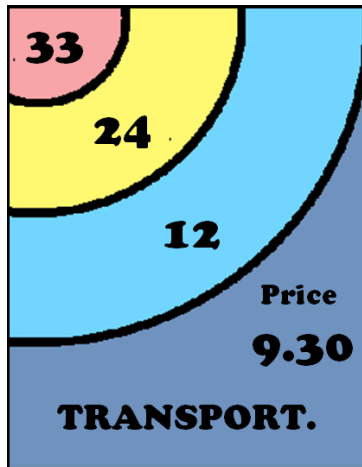
Treasurer, Rent, and Dividends

Treasurer

The Treasurer is in charge of the Bank of the Commonwealth, the official Treasury, and of observing Rent Battles and tracking payments. The Treasurer ensures that players make their payments, properly place their Rent Battle Platforms, and track their payments. When a Green space is landed on, or at the End of each Quarter, the Treasurer divides the existing Money in the Bank of the Commonwealth equally between each player *excepting for 5 credits which are to be taken as payment for wages and added to the Treasurer's personal player Money*. If there is no Money to be split, the Treasurer does not receive a payment.

Potential Rent and Location Value

The Potential Rent or Location Value of a piece of land in the Commonwealth, relative to one's Industry, is determined by the Potential Rent Cards. The Potential Rent Cards depict the three Zones of the Commonwealth. In a given Industry, the Potential Rent or Location Value of a location is depicted in one of these three Zones as corresponding to the actual Zones of interest.¹¹



The Center of the Commonwealth is depicted in the upper left corner of the Potential Rent Card, followed

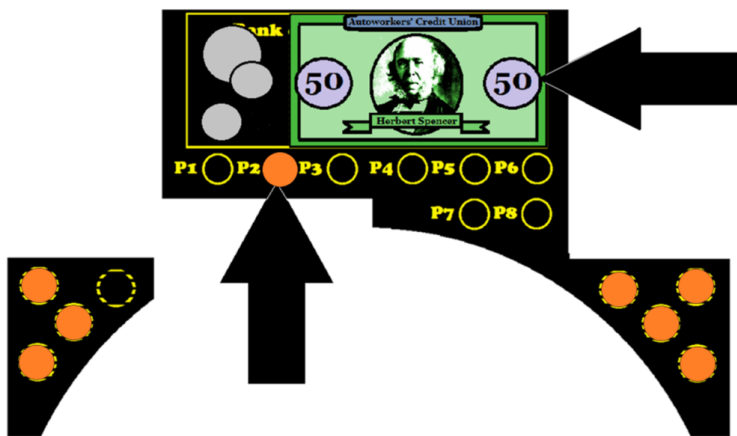
¹¹ Aside from the Potential Rent, the value of a location within the Commonwealth has both a real and a nominal variant. The real location value the actual economic rent of that location, which can be determined by using David Ricardo's Law of Rent, an extracurricular pursuit. The nominal value, which may or may not correspond with the real value, is determined by the assessment by the players during Rent Battles. If the players are perfectly rational, they will do their best to adjust their nominal assessments to the real rental value by bidding up to the point that they will lose productivity if they bid any higher.

by the Inner and Outer Rungs more rightward and downward. A Unit Spot Price is finally depicted toward the bottom right.

Rent Battles

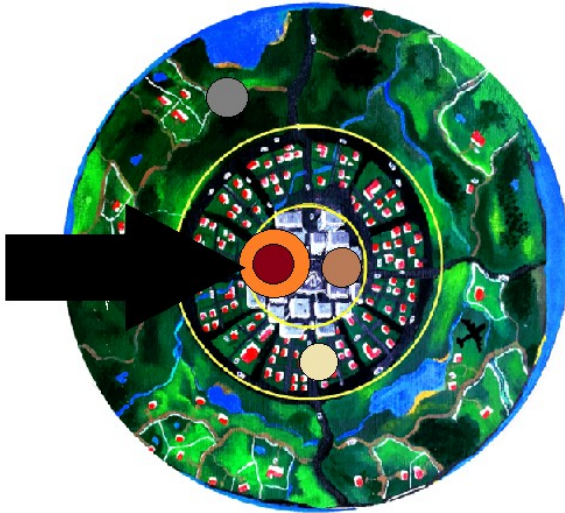
A Rent Battle occurs when there is Competition for a highly sought-after Zone, which is limited or scarce, such that one player wishes to displace another. This occurs in the Center and in the Inner Rung of the Commonwealth, where Free Land is limited.

Paying rent to the Commonwealth secures one's position for a turn. When Money is paid for rent to the Commonwealth, it is to be placed neatly into the Bank of the Commonwealth and their payment marked on the counter with a Tracker Peg. This peg is removed on the next turn upon which rent is not paid to the Commonwealth.



If a player wants to Occupy and Use an already-occupied position, they can choose to engage in a Rent Battle by bidding and *paying a higher rental price to the Commonwealth than the player they are displacing had paid*. If the displaced paid rent, the offending player places a Rent Battle Platform under the defending player's Player Peg to remind them that they are being displaced on their next turn (at which point the Platform is removed). The player will, *if they paid rent for that location*, and on their next turn— unless they pay an even higher rent— move outward one Zone from the Center¹² after they receive their Production at the location they are moving from. If they *did not pay rent* for that location on their just-previous turn, they are displaced immediately after the rent is paid.

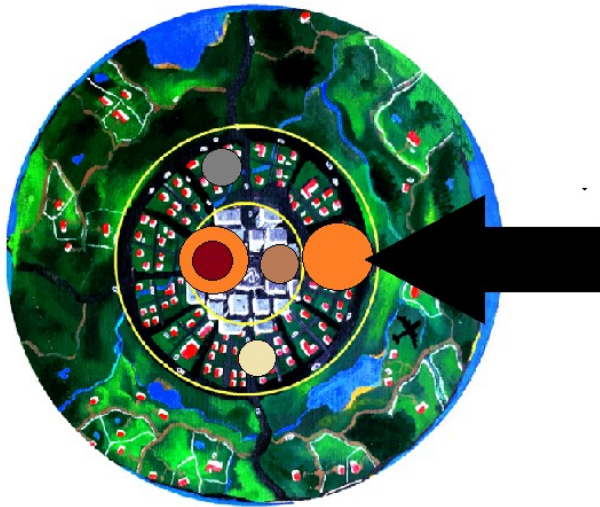
¹² This means that if one is in the Center, one moves to the Inner Rung and if one is in the Inner Rung, one moves to the Outer Rung



In the Inner Rung, as there will be two occupants to displace, if one of them has paid rent, the other is displaced; if both or none of them paid rent, the player whose turn comes up sooner is displaced. If they have already been displaced, the next to have a turn after them is displaced.

Players must secure their place in the Inner Rung before they secure their place in the Center, and so will have to make two rental payments to the Commonwealth, one for the Inner Rung and one for the Center, if they wish to secure the Center. If they are displaced from the Inner Rung then they are displaced also from the Center and must be positioned in the Outer Rung. If a player has a position in the Inner Rung and is displacing someone in the Center, but is displaced from the Inner Rung, the Rent Battle Platform is placed into the Inner Rung

near to the player's position within the Center (until next turn), but the player remains in the Center unless they did not make their rental payment. In other words, the Platform is placed in the position from which the player is being offended and from which they must make a defense, in this case the Inner Rung.



If a player is challenged from both the Center and the Inner Rung at the same time, and has paid rent for both positions, the player's Peg receives both Rent Battle Platforms, one underneath them in the Center and one beside them in the Inner Rung. Both are retired at the beginning of next turn. Players cannot be challenged by more than one other player per Zone defended.

So long as rent is paid to maintain a position to Occupy and Use, the player is guaranteed Production for their next turn at that level so long as they are not in Switch or off of the Life Path. But they must secure their place or move outward when it comes time to Stake a Claim if they do not.

Vacancy

If there is a free vacancy in the Center or in the Inner Rung, the player whose turn it is next fills that vacancy unless they are producing food, in which case the next player whose turn it is fills the vacancy. It does not have to be the player's turn in order for them to fill the vacancy, it is done automatically unless the player declines. If there are no non-food producing or accepting players to fill the vacancy, the space is left vacant. If a player in the Inner Rung is on the defense in the Rent Battle when this occurs, and so has a Platform under their Player Peg, the Platform remains in the Inner Rung but the Player Peg moves into the Center beside it, so as to mark their defensive position. The Platform is removed at the beginning of the next turn.

Citizens' Dividends

Allodial (original) title to all of the land is Held in Common by the citizenry of the Commonwealth. Rent Money that has been paid to the

Commonwealth is, *when a Green Space is landed on, or at the End of each Quarter*, divided evenly between the players *excepting for 5 credits paid for the Treasurer's wages*.

If there is an imbalance in change, the remainder goes toward the next Citizen's Dividend, or, if at the End of the Game, to the player with the least amount of change.

The Credit Union, Its Clerk, and Services

Credit Union

When in need of Money to make Exchanges, players have the option to Sell their Products to the Credit Union. This allows them to access Credit Money without usury (interest).

Each player is a member-owner of the Credit Union Confederation of the Commonwealth of New Tabor. As such, each player has an ownership interest in the Stocks of the Credit Union Storehouse, which acts as a Brokerage, meaning that the Clerk Buys and Sells Stock into and out of the Credit Union Storehouse on behalf of all of the players. The Credit Union also serves as a Bank of Issue, issuing its own Money. The Money of the Credit Union is backed by the physical Stocks Produced by the players throughout the duration of the Game, which are sold to the Credit

Union Storehouse. Money is issued into the Economy by the Credit Union.

The Clerk of the Credit Union

The Clerk of the Credit Union is responsible for managing the Credit Union. Management of the Credit Union entails that the Clerk is responsible for providing Brokerage services. The Credit Union serves as impartial Broker of Stock, with the Clerk serving as Fiduciary to the players, who are the member-owners of the Credit Union.

The Credit Union Guides help the Clerk to run his or her Credit Union.

The Clerk, if an active player and not a non-player participant, receives a Wage for the work that he or she does. The rate of this payment is to be 10 credits per *Producer* (not *Consumer*) *Transaction* (not *Production*) with the Clerk. These 10 credits, unlike the other Money, go into the Clerk's personal player income, to be used in the game alongside money gained from Production.

See Using the Credit Union Guides

Brokerage Services, Exchanges with the Storehouse

Brokerage services entail the Buying and Selling of Stock on behalf of the players. The Clerk of the Credit Union Buys Stock up to the limit of the Stock Cap for the Industry. The Clerk Sells Stock to any player eligible to make a purchase in any quantity available to them.

Sales to the Credit Union Storehouse can be made so long as the Credit Union is not past its Quarterly Stock Cap for the Industry, by alerting the Credit Union Clerk to the desire to make a Sale and by giving the Clerk Stock in Exchange for Money from the Credit Union. Credit union purchases are counted toward the Total Stock and against the Stock Cap.

Purchases from the Credit Union Storehouse can be made, so long as the Credit Union has Stock available For Sale, by alerting the Credit Union Clerk to the desire to make a purchase and by giving the Clerk Money in Exchange for Stock from the Credit Union Storehouse.

Each time a player Transacts with a Clerk *as a Producer* they must pay a Fee of 10 credits, which is paid as Wages to the Clerk as a player of the game for his or her work.

Issuing Money

The Credit Union functions as a Bank of Issue, Producing its own Money Cooperatively as Mutual Credit.¹³ When the Credit Union needs to spend Money, it can Issue its own Money.

The Credit Union Issues its own Money in denominations 1,000s, 500s, 100s, 50s, 20s, 10s, 5s, and 1s, each depicting important Economists to New Tabor's development. There are also coins. All Money in New Tabor, including coinage, is backed by physical Stock.

When the Credit Union receives a payment in its own Money, that Money is retired (placed into the Money bank).

Credit Union Stock Caps

The Credit Union Stock Cap is the limit to the amount of Stock that a Credit Union can accept throughout a Quarter for that Industry. Credit Union Clerks are not to make more Sales, considered together, than the limit of the Stock Cap for that Quarter, unless it is necessary at the End of the Quarter, in order for players to stay in the Game, in which case they shall

¹³ *Credit* refers to "credit Money," which refers (sometimes by older definitions) to Money that is not commodity Money, having intrinsic value, but that has redemptive value, being able to be redeemed in commodities or other Stock.

not go over the amount of the next Quarter's Stock Cap.¹⁴

All relevant Stock in is counted against the Stock Cap. If Stock is removed from the Credit Union, this amount is not removed from being counted toward the Stock Cap. If it is removed from the Credit Union due to Loss to the Credit Union, this amount is removed from being counted against the Stock Cap. That is, Credit Union Stock intake is cumulative and the amount counted toward total Stock intake does not change if Stock is removed from the Credit Union, unless that change is due to a Loss Card. It still counts toward the Cap, even though it has been removed, except when caused by a Loss Card. Example: 20 Products are sold to the Credit Union, and then 15 are sold by that Credit Union. 20 are still counted, so if the Cap is 100 then the Credit Union is now limited to 80 more Products or Stock, even though there are only 5 Products now in the Credit Union's Storehouse. See Credit Union Guides.

¹⁴ Generally, the Stock Cap functions as a limit to Money Issue governed by the average Inputs of the players, and helps to ensure that an Industry does not over-Produce for Purposes of Money-seeking while actual needs go unmet. It functions analogously to the limits existing banks and credit unions have on their services.

Loss Demurrage and Elimination Seigniorage

There are times when a Loss Card may be drawn that applies Losses not to individual players, but to the Credit Union. In these cases, the Credit Union Storehouse faces a Loss and the players, as owner-members of the Credit Unions, must take this Loss too. Since the Loss is a change to the Basis of Issue of the money, in order to avoid Inflation, which occurs when there is more money than the items it represents, Demurrage must be applied, which brings the money supply and prices back down. *In this case, the Clerk charges each player equally for the Loss.* The Clerk simply multiplies the amount of lost Stock by the Spot Price and divides the bill evenly to the players. If a player does not have Money on-hand to pay their portion, the unpayable portion is divided between the players with Money, without penalty to the Moneyless player.

Other times, a player may be eliminated from the Game, in which case it will be necessary to Liquidate their Assets. In such a case, the player's Stock is taken under possession by the Credit Union and the remaining players receive the Money for it, as well as an equal division of the eliminated player's Money.

Quarterly Mutual Credit Clearing

At the End of every Quarter there is a process of Mutual Credit Clearing. *Mutual Credit* refers to the Money Issued by the Credit Union, which Issues the Money on behalf of the players to them independently as a Sale. Clearing is the process of ensuring that the Money supply is equivalent to the Stock of the Credit Unions.

Step 1. After the Citizen's Dividend is paid, all players count their Money and report their findings to the Clerk. The Clerk adds up all of the players' Money together.

Step 2. The Clerk counts the Stock in the Storehouse. This Stock is then multiplied by the Unit Spot Price found on the Potential Rent Card in play for the corresponding Industry. The total Stock is noted by the Clerk. The Clerk adds up all of the values from the Stocks of the Credit Union.

Step 3. The value of the Stocks of the Credit Unions should equal the amount of Money in circulation.

If there is more Money than there is Stock, such that there would be Money still in circulation if the Stock were all claimed back by the players, then there are remedies for this issue, which is caused by mistakes in playing, from differences in Coinage, and from

decimals or remainders. If the culprit is not clear, or if the group decides not to investigate, then the difference is to be treated as Demurrage and the process for Loss Demurrage is undergone.

If there is less Money than there is Stock Held by the Credit Union, such that there would be Stock left over after all of the Money was retired after claiming Stock from the Credit Union, then there are also remedies. If the culprit is not clear, or if the group decides not to investigate, then the difference is to be treated as Seigniorage and the process for Elimination Seigniorage is undergone.

Once the Stocks are balanced with the Money, Clearing has occurred.

Using the Sheets and the Credit Union Guides

Player Sheets

Player Sheets make it easy to keep track of Labor, Opportunities, Loss, Consumption, and Needs, as well as whether or not one's quotas have been met at the End of the Quarter. To use the Player Sheets, simply circle the values corresponding to those on received Labor, Opportunities, Loss, Consumption, and Needs Cards and tally them up as they change in

the Totals section. Mortgages can also be tallied. If one's quota for Inputs is satisfied, circle "Y" for "Yes."

Player Sheet

Name: *John*
Date: *May 1st*

1st Quarter		Labor				Opportunities				Loss		Totals	
Output	Food	1	<u>2</u>	3	4	2	2	2	-4	-4		2	
	Clothes	1	2	<u>3</u>	4	<u>2</u>	2	2	-4	-4		5	
	Shelter	<u>1</u>	2	3	4	2	2	2	-4	-4		1	
	Transportation	1	2	3	<u>4</u>	2	2	2	-4	-4		4	
		Consumption				Needs				Totals		Quota Met?	
Input	Food	<u>155</u>	309	464	618	177	177	<u>304</u>	304	126	459		<u>Y</u>
	Clothes	51	103	<u>154</u>	205	59	59	118	118	124	272		<u>Y</u>
	Shelter	17	34	51	<u>68</u>	15	15	<u>30</u>	30	24	98		<u>Y</u>
	Transportation	13	<u>26</u>	38	51	20	20	<u>40</u>	40	28	46		<u>Y</u>

Mortgage	
Food	
Clothes	
Shelter	
Transportation	X

2nd Quarter		Labor				Opportunities				Loss		Totals	
Output	Food	1	<u>2</u>	3	4	2	2	2	-4	-4		4	
	Clothes	<u>1</u>	2	3	4	2	2	2	-4	-4		2	
	Shelter	1	2	3	<u>4</u>	2	2	2	-4	-4		5	
	Transportation	1	2	<u>3</u>	4	<u>2</u>	2	2	-4	-4		9	
		Consumption				Needs				Totals		Quota Met?	
Input	Food	155	309	<u>464</u>	618	177	177	304	304	923			Y
	Clothes	<u>51</u>	103	154	205	59	59	118	118	323			Y
	Shelter	17	<u>34</u>	51	68	15	15	30	30	144			Y
	Transportation	13	26	38	<u>51</u>	20	20	40	40	97			Y

Mortgage	
Food	
Clothes	
Shelter	
Transportation	

Credit Union Guides

The Credit Union Guides are useful for two Purposes and have two sides to match those Purposes.

The Purpose of the first side is to reference the Stock Cap for the Industry. This Cap changes depending on the number of players in the Game and which Quarter the players are in. This is the total amount that the Credit Union can take in throughout the extent of the Quarter.¹⁵ See rules for Credit Union Stock Caps.

¹⁵ Remember that the intake is cumulative and that taking from it does not change the accumulation of the numbers

	4 Players	5 Players	6 Players	7 Players	8 Players
1st Q.	144	180	216	252	288
2nd Q.	360	450	540	630	720
3rd Q.	540	675	810	945	1,080
4th Q.	720	500	1,080	1,260	1,440

The second side is used to determine the difference in the change of Unit Spot Price. This is only applicable to gameplay involving the Extension for Complex Play.

Start →	6.20	7.44	9.30	12.40	18.60
6.20		-16.67%	-33.33%	-50%	-66.67%
7.44	20%		-20%	-40%	-60%
9.30	50%	25%		-25%	-50%
12.40	100%	66.67%	33.33%		-33.33%
18.60	200%	150%	100%	50%	

Appendix

What to Do if a Situation is Not Covered

What happens if a situation comes up that is not covered in these Instructions, or if a conflict between rules occurs?

First of all, please do contact me about it if this unforeseen event occurs so that I can correct the issue. My e-mail is will@evolutionofconsent.com. I will do what I can to solve the issue quickly for you so you can continue with your gameplay.

Second of all, house rules can be developed by way of a direct vote of the players involved. This can be used to rule whether the rules cover the scenario or not as well as to establish house rules. In such a case, during a scramble to figure out what to do, a player simply states "I Move to Resolve that the Rules are Absent," at which point the Organizer puts the Motion to a Vote. To establish a Rule where it is absent or to deal with contradictions, the same process can be used, with the moving party stating "I Move to Resolve that..." and stating clearly the Rule to be adopted. Any Rule adopted should be impartial, unbiased, evenhanded, and fair. New Rules can replace old ones by Moving to do so in the case that better resolutions are made.

Note from the Game Maker

While playing New Tabor, players manage a real economy functioning on real principles of economics. Players Produce Products for Consumption as well as for the market, manage credit unions and issue money backed by physical items, deal in the rental value of land, and manage their inputs and outputs. As such, New Tabor represents a strong element of Realism in gaming.

The importance of Realism in the humanities cannot go understated. It was, after all, Gustave Courbet's visual Realism that really moved society toward modernism (not to be confused with Modernism¹⁶). Modernism was concerned with continuing the values of the Enlightenment (particularly the Radical Enlightenment¹⁷), such as the pursuit of a

¹⁶ Modernism, with the big "M," represents a co-optation or name-stealing of modernism, with the small "m." With the small "m," modernism supported a continuation of Enlightenment values, while big "M" Modernism moved the focus more toward a direction that would later take off from out of the *fin de siècle* as postmodernism. In the latter case, Modernism is associated with movements such as Impressionism, Symbolism, Aestheticism, Decadence, and so on, all of which were movements away from modernism and Realism.

¹⁷ The Radical Enlightenment is distinguished from the Moderate Enlightenment by scholars such as Margaret C. Jacob and Jonathan Israel. The Radical Enlightenment was much more "radical," meaning that it addressed more fundamental issues at the source of the problem, not that it was necessarily extreme or violent. The Moderate Enlightenment, which we are more familiar with and often schooled in, was, like Modernism, a sort of distortion upon the Radical Enlightenment, which came first, and

comprehensive worldview or ideology based on rational principles and common sense, and values such as individual freedom, political equality, economic fairness, and so on.

Courbet was an advocate of the sort of economy that one plays in this game, one inspired by Pierre Proudhon's and many others' mutualism or cooperative individualism (among many other ways to label it). Proudhon's mutualism would inspire also the other important economists and social thinkers, many of whom are not mentioned in the game, but also some who are. Benjamin Tucker, Herbert Spencer, Josiah Warren, Henry George, Silvio Gesell, and Sun Yat-Sen are depicted on the money of New Tabor, and among them Tucker, George, and Gesell were directly influenced by Proudhon, while Warren and Spencer developed similar ideas mostly independently.

While mutualism— which is antagonistic to state or government, seeing its actions as no different than organized crime's, but more successful— has not yet seen the full light of day, despite its many successes,¹⁸ this game makes it very obvious that

actually represents, in my opinion, compromise on behalf of the advocates and infiltration by Counter-Enlightenment sources.

¹⁸ Mutualism has had a major affect in society. While a full-blown mutualist society has not so-far been established, various elements of existing economies developed from out of mutualism, including mutual

such an economy could be perfectly functional. But, most importantly, it's loads of fun, and one doesn't even have to read this Appendix to enjoy learning about physical economics or natural economy. It becomes motor memory.

We're used to something different from this. We're used to other ideas, such as neoclassical economics, that distort one's understanding of economics in their justification of antisocial behaviors, such as the taking of unearned income and by taxes, inflation,

insurance companies, credit unions, cooperatives of various kinds, labor unions, alternative currencies, and more, all of which are directly connected to the legacy of mutualism. In *From Mutual Aid to the Welfare State*, David T. Beito says that before the welfare state, mutualist societies had made medical care widely available to common working people for a price of only a few dollars. The doctors were employed by these societies, and so had to be more responsive to the needs and demands of the members. Mutualism has also had an intellectual influence on society, and not only in economics, but also, especially, in evolutionary sociology, ecology, and social services. Frank Parsons, a mutualist, is the father of the field of vocational guidance, that of assisting people with matching their career path with their interests and capacities. This might seem like dull and boring, mundane stuff, but it must be understood that this is what genuine social revolution looks like, not insurrections, sabotage, arson, and violence, as is done by Marxists and neo-anarchists. The mutualists were generally classical anarchists who opposed institutions of political authority and saw their efforts as revolutionary republican aims not only to put an end to that authority but to also do what was necessary to keep it from ever coming back again, such as by creating institutions that make authority irrelevant. That project is still in the works, and it takes the form of such things as advancing the sciences and the humanities, and advancing civil society through a disciplined understanding of fields such as history, religion, cosmology, biology, psychology, sociology, economics, actuarial science, accounting, and much much more. Such a project cannot be completed by lone individuals, but must be a project contributed to piecemeal, though each individual can do their part. I hope to have done my part through the things that I do, in this case, the making of this game.

deflation, and so on. These institutions and their distortions are afforded by the social systems that we have in place that perpetuate ignorance.

New Tabor demonstrates that there is not a need for antisocial behaviors such as the private taking of rent, interest, and profit, or the public distortions of taxes, inflation, and deflation, when institutions of civil society exist to ensure freedom, equality, fairness, and reciprocity.

However, New Tabor does allow for antisocial behavior if one can get away with it. New Tabor does not represent a utopia or morally authoritarian society, but one in which immorality has been disincentivized to its natural level, that of the players. It demonstrates, in the process, that this natural level is very low when players make good decisions, but can grow if players do not consider their choices wisely. When players make good decisions they flourish and prosper, living the Good Life. But if they make bad decisions, they can throw the game not only for themselves, but also for those who depend on them. This is the nature of competition, cooperating to compete and competing to cooperate.

The leveling institutions of New Tabor include the Credit Unions and the Land Trust of the

Commonwealth. These are mutualist institutions to which each player belongs as a member-owner. Unlike with common commercial banks and private property, mutual banking and cooperative landholding ensures that players have the right to compete with one another, without hindrance, for access to land and money.¹⁹ This promotes a tendency to equality.

Players can have fun experimenting with the game and the board, adding their own house rules if they want to to establish new conditions and experiment for a game or two. For instance, a game of capitalism might involve allowing the first person to claim the Center of (what would otherwise be) the Commonwealth as their private property, and the same for the first two to the Inner Rung. The banker can have an exclusive license to create Money, allowing the game to develop toward corporatism by its own course. Everyone else will just have to deal with the results. It would be interesting to see how

¹⁹ I wanted to involve a Mutual Insurance Association to mitigate Losses, and originally had Cooperative Associations built into the game so as to involve the third factor of production, capital, but found that these added more “clunk” in the mathematics and gameplay than I found desirable. I also wanted to involve an evolutionary-revolutionary mechanism that would demonstrate how syndicates and independent actors could transition society to mutualism against the interests of political authority, through efforts such as anarcho-syndicalism and gray marketeering. Alas, I have opted to keep things simple!

long such a game could go on, both in terms of resources and player patience. Similarly, a game of communism could have rules of its own, such as that everything Produced is share equally by all players. It would be interesting to see if the game remains interesting or fun to play at all, and if players risk too much time in Leisure thinking they will get a free ride: naturally, in communism, the competition would not be over Money and resources, but the Happiness Tokens alone.

The pragmatist philosopher John Rawls comes very close to the approach of the mutualists at the base and heart of his argument for Justice in his work, *A Theory of Justice*. In it, Rawls suggests that Justice is Fairness and describes a condition of Justice as resting upon those principles to which self-interested participants having a “veil of ignorance” regarding the outcomes would agree to from an initial starting position of generalized equality, or, to use Herbert Spencer’s term as Rawls did, “equal liberty.” It is my opinion as the game maker and as a philosopher and historian of social economy that New Tabor meets these conditions described by Rawls better than capitalism and communism can, and it does so not by creating distortions to natural processes, but by making them the rules of the game. I think this will be a win for Realism in gaming.

Much in our culture today centers on passive entertainment involving spectacles and icons. What is missing is conviviality, involving real people who we know or would like to get to know better, in fun and interesting situations. Games such as New Tabor, especially, that are loads of fun, and that mirror natural principles and allow us to learn how to cooperate, compete, and to balance these needs, are especially convivial. These get rid of the need for passive consumption and create a fun and lively atmosphere, allowing everyone to drop their guard for awhile and to open up, allowing the participants to familiarize and bond while also actively learning about principles of Nature.

Thank you for playing New Tabor. I hope that it is as fun for you to play as it was for me to make. You are welcome to reach out to me for questions, to inquire about my writings, for constructive criticism, or to express your happiness with the game or get ahold of another copy. E-mail me at will@evolutionofconsent.com.

William Schnack, 2023

WARNING: CHOKING HAZARD

New Tabor contains small parts
not for children under 3 years old!