

# 1920 Wall Street



*September 16th, 1920: a horse-drawn carriage loaded with dynamite explodes in the most famous financial district in the world.*

*Become a New York stockbroker during the turbulent second decade of the 20th century. Manipulate the market, buy stocks, increase your capital and get ready to be the richest stockbroker when everything blows up.*

2-5 Players - 45 Minutes - Ages 12+

## OVERVIEW

Players have to buy stock and make the market fluctuate for the stock to be worth as much as possible by the end of the game. In order to do this, they have fixed capital to use on each turn and cash which can be topped up by occasional sales, loans and other methods. Players need to take into account that each company insists on the holding of a minimum amount of stock in order to win points, additionally at the moment of the attack they may have to take into account any discards that generate a negative event.

## COMPONENTS

- 1 Quotation board
- 1 Discard board  
(with a scoring board on the reverse)
- 5 Pawns
- 5 Extra points discs
- 22 Coins (15x \$1 and 7x \$3)\*
- 4 Company stock cubes
- 110 Cards:



43x Stocks



40x Market fluctuation



5x "Loan"\*



1x "Explosion"



5x "Capital"  
(with secret stock)



5x Initial dual stock



1x "Minimum values"



1x "Market Trend"



Expansion:  
"Call Option"  
(see page 8)



Expansion:  
"Tycoons"  
(see page 8)

*\* If at any point during the game there are not enough coins or loans available, use any other substitutable element.*

## THE CARDS



**COST**  
(see page 4:  
"Move and Buy")

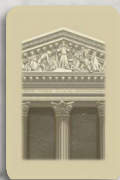
**DYNAMITE**  
(see page 7:  
"Discard board")

**VICTORY POINTS**  
(see page 7:  
"End of the game")

The deck of cards has 2 types of cards which can be distinguished by the reverse side:

### ● MARKET FLUCTUATION.

These cards make the value rise or fall of the companies on the market: corn, cotton, steel and oil. All of these have a fixed number of points that will be added at the end of the game. Some of these cards are special stocks (see page 6: "Market Fluctuation Cards").



● **STOCK.** All these cards present one or two stock shares in the 4 companies available. Players buy them and keep them secret with the hope that their value will increase, or sell them for cash. Some of these cards additionally make the market fluctuate when they are purchased.



There are also **5 initial dual stock cards**, at the end of the game these allow a player to choose one of the two companies shown. Additionally there are **6 golden stocks** which are very valuable as they can be used as wildcards, at the end of the game they can be used for any type of stock the player chooses.



## GAME SETUP

- 1 Place the quotation board on its **blue side\*** so all players can see it and at the side of one of the players who will be in charge of it. Upon the board place the 4 company stock cubes on the starting square shown.
- 2 Place the discard board on one side and upon it place the 5 loan cards and the coins, forming the bank.
- 3 Take out the **5 initial dual stock cards** and randomly choose the same number of cards as players in the game. The remaining cards should be returned to the box.
- 4 Shuffle together the stock cards and the market fluctuation cards to create the deck for play. Place face down and take 3 cards at random.
- 5 With those 3 cards, the initial dual stock cards and the "Market Trend" card on their green side, create a circle in the centre of the table. This circle will have 6, 7, 8 or 9 cards depending on whether 2, 3, 4 or 5 people play respectively.

*Example of initial setup for a game with 3 players*



- 6** Take 8 cards from the deck and mix the “*Explosion*” card with them.

Place these 9 cards, without looking at them, upon the deck and then turn the deck over, thereby being able to see the next card to be played and with the explosion card located to the rear of the deck.



- 7** Shuffle the capital cards and give one to each player. If any are left over, return to the box without looking at them. The reverse side of each capital card contains each player’s secret stock share to be consulted and kept hidden from the other players, this will form part of the stock obtained at the end of the game. Players will place the capital card towards themselves with value \$4 (games with 2 or 3 players) or \$5 (games with 4 or 5 players).

- 8** Each player chooses a colour and takes that pawn, the disc and \$4 in coins. The extra points disc should be placed on the capital card to serve as the pawn colour reference.

- 9** A player is chosen at random and is given the “*minimum values*” card on the side showing the number of players that participate in the game. This card is placed on

the table next to the chosen player so that all players can consult it as it shows the minimum amount of stock that a player needs in each company in order to score points.



- 10** Starting with the first player and continuing clockwise, all players should place their pawn next to a card in the circle (more than one player can choose the same card) and the game is ready to begin.

*\* For introductory games or with inexperienced players you can begin with the orange quotation board. This version of the board is more straightforward and makes the fluctuations more predictable and easier to control.*





## PLAYER'S TURN

The first player carries out a complete turn and play continues clockwise.

A player can, upon commencing or ending a turn, place a \$1 coin on the card "Market Trend" in order to turn it over and change the direction of play within the circle.

**Tip:** Turn the pawns so that they are always facing the direction of play.



On their turn a player can carry out one of the following 3 actions: "Move and Buy", "Sell" or "Increase capital".

### A- MOVE AND BUY

Each player must move his pawn in the direction shown on the card "Market Trend" as many spaces as required until reaching the card that he wants to buy. At least one space must be moved. The card where the pawn starts cannot be purchased unless the player completes a full circle.

The price of the card to be purchased is the sum of the following factors:

- \$1 for each movement made by the pawn until reaching the card.
- The number of "\$" shown on the card to be purchased.

In order to pay the cost on each turn, players always have money on their capital card. In case there is not enough, the price should be completed by paying in coins to the bank.



Additionally, if the card that a player wishes to buy is occupied by other players' pawns, **these will be paid \$1 in cash each.**

Once payment is made, the player should keep the card or discard it.

### Keep the Card

If it's a stock card, the value of the company will be modified if shown on the card and the card is then placed face down in a pile in front of the player. The player can check the pile at any time.

If it's a market fluctuation card, the value of the company will rise or fall by the number of levels shown on the card, but never below the minimum or above the maximum shown on the quotation board. These cards will be placed in a separate pile to the stock cards. All market fluctuation cards award points at the end of the game. There are also a number of special cards (see page 6: "Market Fluctuation Cards").

### Discard

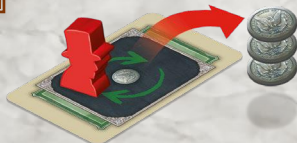
In this case no action will be taken and the quotation board will not be modified.

The player should place this card in one of the 3 discard areas on the board (see page 7: "Discard board").

After purchasing the card, the player takes the top card from the deck and exchanges it for the purchased card.



**Red** has \$5 capital and chooses "Move and Buy" to move 3 spaces forward in search of two stock shares in corn. After paying \$1 in cash to **Blue** who is already on that card, **Red** finalises the cost of the purchase by paying \$5 (\$3 for the movement and \$2 for the card). **Red** does this with his capital, as he has no need to spend more cash.



### MARKET TREND

A player can finish his move on the "Market Trend" card. After paying the cost of the movement (on this card the \$1 charge to other players is not paid), the player receives all the money accumulated upon it and **discards the top card from the pile** (see page 7: "Discard board").

### B- SELL

The player has the option to sell a stock card in order to increase cash holdings. In this case the player does not move his pawn and carries out the following actions:

- 1- Discard the card where his pawn is situated (see page 7: "Discard board").
- 2- Select a stock card from his personal pile and place it in the location of the discard in order to receive from the bank half of the value of the company as shown on the quotation board (rounded up).
- 3- Add the top card from the deck to the sold stock card. These 2 cards now form a set and their price for purchase is the sum of both. If during another turn a player buys them he can decide to keep them, discard them or keep one and discard the other.

### SALE EXAMPLE:

- 1) Red discards the card where his pawn is located.



- 2) He puts **steel** stock in its place and, as its value is 7, receives \$4.



- 3) He adds the top card from the deck to form a set of 2 cards.



**Important:** A player cannot choose the "Sell" action if the pawn is already on a set of 2 cards or if it is on the "Market Trend" card (which can never be discarded).

### Special cases:

- If **initial dual stock** is sold, it will be classed as the sale of stock of the company with the lowest value in accordance with the quotation board showing both values.
- If **golden stock** is sold it will be classed as the sale of stock of the company with the lowest value in accordance with the quotation board.
- When a card with **two stock shares** is sold, the value shown on the quotation board will be received.

### C- INCREASE CAPITAL

A player who wishes to increase capital doesn't move his pawn and:

- 1- Pays \$2 to the bank.
- 2- Discards the top card from the deck (see pages 7: "Discard board").
- 3- Turns the capital card thereby increasing its value by one point.





## LOANS

If during any part of the game, either during their turn or during another player's turn, a player needs to spend more in cash than they have, they will take a loan card. This card comes with \$5 from the bank but also carries an 8 point penalty at the end of the game. Loans cannot be returned.

If the same player needs a second loan, the loan card should be turned over and they will receive another \$5 from the bank, but now the penalty will be 16 points.

## MARKET FLUCTUATION CARDS



The majority of cards show an increase or decrease of one point or two for a specific company. However there are also special cards:

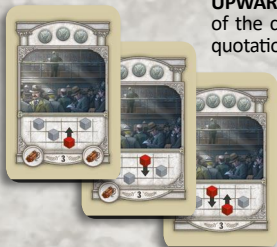
**SURPRISE INCREASE.** Increase the value of the company you want.

**SURPRISE DECREASE.** Decrease the value of the company you want.

**UPWARDS FLUCTUATION.** Increases by one point the value of the company, or companies, which are the lowest on the quotation board.

**DOWNWARDS FLUCTUATION.** Decreases by one point the value of the company, or companies, which are the highest on the quotation board.

**MIXED FLUCTUATION.** Increases by one point the value of the company or companies which are the lowest and decreases by one point the companies which are the highest.



**BLACK DAY.** All players, including the one that bought the card, pay the bank \$2. Players that do not have enough cash must request a loan (see "Loans" above).

**STOCK MARKET.** The player will select one of their stock cards (never golden stock) and show it. If the player has shown an initial dual stock card he will have to choose, during this exchange only, which of the two companies the card represents.

Opponents should choose one of their stocks that is neither golden stock **nor the same company** as the player's. All place their chosen card face down on the table, they show them at the same time and the player, in that moment, **must** exchange his card with one of those shown.

**Note:** If any player does not have a valid stock card, they must show all their stock cards to prove it.

**Important:** In games with only 2 players this card is not used and should be returned to the box.





## DISCARD BOARD

During the game a player can discard depending on the chosen action:

- “Move and Buy”, the card or cards purchased can be discarded.
- “Move and Buy”, if the player has stopped on “Market Trend”, the top card from the deck is automatically discarded.
- “Sell”, the card where the player’s pawn is located is automatically discarded.
- “Increase Capital”, the top card from the deck is automatically discarded

The player places discards face up on any one of the 3 areas of the discard board. Each area represents a negative event against the economy which could be activated at the end of the game when the explosion happens.

Discards are piled up and cannot be consulted at any time. At the end of the game, the pile with the greatest number of dynamite figures will be the event to be carried out. **When there’s a draw between 2 piles with the same amount of dynamite**, no event takes place and the capitalist system will be unaffected by the cruel attack.



Golden stocks cannot be used as wildcards at the end of the game. Instead, each one is worth 3 coins.

Each player counts one stock share less than those held in each of the 4 companies.

The value of the 4 companies is halved (rounded up)

## END OF THE GAME

If after any player’s turn the “**Explosion**” card appears on top of the deck, the following player must discard it immediately upon any pile. If that player is the initial player, the game ends. If not, play continues until the player to the right of the initial player has their turn. **Then the final points are calculated:**



- 1- **Check the discard piles** to see if there is an event to carry out.
- 2- **Turn over the discard board** and move the players’ pawns to the “0” on the scoring board.
- 3- **Each player shows stock purchased, grouped by company.** Players also reveal and group the secret stock share behind the capital card (noting the points, if any). Each player must choose which company the initial dual stock cards and golden stocks belong to.
- 4- Each player **adds the value of the victory points from their market fluctuation cards** and subtracts points from any loans.
- 5- The final value of corn as shown on the quotation board is announced aloud and **only those players that have that number or higher, as shown on the “Minimum Values” card** will multiply the value by the number of stock shares held and note it. The same process is carried out for the remaining companies: cotton, steel and oil
- 6- Finally each player **adds 1 point for each \$1** in cash held.

**Note:** *Players that exceed 50 or 100 points will indicate this by using their coloured disk on the space shown on the scoring board.*

The player with the highest number of points wins. In the case of a draw, the winner is the one with the most capital. If they still draw, victory is shared.

## EXPANSION: TYCOONS

Business tycoons will reward players that take company stock to extremes.

Each "Tycoon" card shows one face with a reward for the player that reaches the objective and a punishment for the other players.

At the beginning of the game players decide with which side to play (reward, punishment or a random mixture). The 4 cards are then shuffled and placed next to the quotation board in same order from left to right that the companies (corn, cotton, steel and oil).

When a player, on his turn, manages to obtain a company's maximum or minimum stock value, the action shown on their "Tycoon" card is carried out and the card is removed from the game.



Keep this card to win 2 points at the end of the game.

The player gives the card to an opponent who will keep it and lose 2 points at the end of the game.

The player takes the coins placed on "Market Trend"

Opponents pay \$1 to the bank.



The player can pay \$3 to the Bank to settle a debt.

Opponents that have capital of 6 or higher move down 1 level.

The player takes 1 of the visible cards from the discard piles and adds it to his cards.

Opponents take one of their stock cards or market fluctuation cards and return it to the box.



## EXPANSION: CALL OPTION

Each player at the beginning of the game receives the "Call Option" card with their colour.



At any point during their turn, even after replacing a card from the deck, a player can pay \$1 in cash to the bank to place their "Call Option" card under any of the cards in the circle that does not have an opponent's "Call Option" card already underneath.



**Important:** A "Call Option" card cannot be placed under a 2 card set created from a previous sale.

The "Call Option" increases by \$2 the cost of the card for any of the opponents. A player cannot decide to recover their "Call Option" card, this can only take place when the card where it is placed under is purchased (action "Move and Buy") or discarded (action "Sell") by the player or by an opponent.

A card which has a "Call Option" placed under it is not considered to be a set, meaning that the option "Sell" can be carried out with the card.



### 1920 WALL STREET

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**Dedication:** To my stars Mercè, Sara, Laura and Amanda. Thank you for your light. To our friends and, now, partners César and Víctor who have lived for the first time, as publishers, the birth of this game since it was only a prototype... Exciting don't you think?