

A RED HOUSE AND A POTATO FIELD

MONOPOLY OF FINNISH DREAMS

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Monopoly of Finnish Dreams

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EQUIPMENT

The game consists of

a board	8 player cards
2 dices	20 Chance cards
8 tokens	20 Community Chest cards
32 houses	26 property cards
12 Hotels	play money

OBJECT

The object of the game is to examine Finnish society through the lense of social income classes.

PREPARATION

Place the board on a table and put the Chance and Community Chest cards face down on their spaces on the board. Each player is randomly given a player card which defines the amount of the starting money and further, their "go" income and actions in a game. Each player is given the amount of money stated in their card. Everyone chooses one token to represent them while travelling around the board. All remaining money and other equipment goes to the Bank.

BANKER

Select one player as a Banker. A Banker must keep their personal funds separate from those of the Bank. A Banker is in charge of paying salaries and bonuses, collecting taxes and other payments as well as acts as an auctioneer on behalf of the bank.

THE BANK

Besides the Bank's money, the Bank holds the Property Cards, houses and hotels prior to purchase by the players. The Bank pays salaries and bonuses. It sells and auctions properties and hands out Property Cards when purchased by a player. It also sells houses and hotels to the players and loans money when required on mortgages.

The Bank collects all taxes, fines, loans and interest, and the price of all properties which it sells and auctions. The Bank "never goes broke." If the Bank runs out of money, the Banker may issue as much as needed by writing on any ordinary paper.

THE PLAY

Each player in turn throws one dice. The player with the highest total starts the play. Place your token on the corner marked "go", then throw two dice and move your token (in the direction of the arrow) the number of spaces indicated by the dice.

Depending on the space your token reaches, you may be entitled to buy real estate or other properties, or be obliged to pay rent, pay taxes, draw a Chance or Community Chest card, Go To Jail, or etc...

If you throw doubles, you move your token as usual, and are subject to any privileges or penalties pertaining to the space on which you land. Retaining the dice, throw again and move your token as before. If you throw doubles three times in a row, move your token immediately to the space marked "In Jail".

After you have completed your play, the turn passes to the left. The tokens remain on the spaces they landed and proceed from that point on the player's next turn. Two or more tokens may rest on the same space at the same time.

GO

Each time a player's token lands on or passes over GO, whether by throwing the dice or drawing a card, the Banker pays the player a salary according to their player card or other card defining their current position in game.

BUYING PROPERTY

Whenever you land on an unowned property you may buy the property from the Bank at its printed price. You receive the Property Card showing ownership. Place the card face up in front of you.

PAYING RENT

When you land on a property that is owned by another player, the owner collects rent from you in accordance with the list printed on its Property card.

If the property is mortgaged, no rent can be collected. When a property is mortgaged, its Property card is placed face down in front of the owner.

If you hold all the Property cards in a color-group you may then charge double rent for unimproved properties in that colour-group. This rule applies to unmortgaged properties even if another property in that colour-group is mortgaged.

It is even more advantageous to have houses or hotels on properties because rents are much higher than for unimproved properties.

The owner may not collect the rent if they fail to ask for it before the next player throws the dice.

CHANCE AND COMMUNITY CHEST

When you land on either of these spaces, take the top card from the deck indicated and follow the instructions.

Some of the card effect on all the players the same way, but some of the cards have options 1, 2 and 3 and you need to play according to your player card.

INCOME TAX & CO2 COMPENSATION

If you land on these spaces, pay the bank amount according to your player card.

AIRPORT

When a player lands on this place, they have an option to pay 5000 € and have a straight flight anywhere on a board. Player does not collect income, unless they land on "go".

If a player doesn't want to use the flight option, airport is just a "free" resting-place.

A player landing on this place does not receive any money or property.

JAIL

You land in Jail when...

- 1 Your token lands on the space marked "Go to Jail",
- 2 You draw a card marked "Go to Jail" or
- 3 You throw doubles three times in succession.

When you are sent to Jail you cannot collect your salary in that move since, regardless of where your token is on the board, you must move directly into Jail. Your turn ends when you are sent to Jail.

Even though you are in Jail, you may buy and sell property, buy and sell houses and hotels and collect rents.

A player gets out of Jail by...

1 Throwing doubles on any of your next three turns,

if you succeed in doing this you immediately move forward the number of spaces shown by your doubles throw. Even though you had thrown doubles, you do not take another turn.

2 Using the "Get Out of Jail Free Card"

3 Purchasing the "Get Out of Jail Free Card" from another player and playing it.

4 Paying a fine of 1000 € before you roll the dice on either of your next two turns. If you do not throw doubles by your third turn, you must pay the 1000 € fine. You then get out of Jail and immediately move forward the number of spaces shown by your throw.

If you are not "sent to jail" but in the ordinary course of play land on that space, you are "Just Visiting", there is no penalty, and you move ahead in the usual manner on your next turn.

HOUSES

When a player owns all the properties in a colour-group they may buy houses from the Bank and build them on the properties.

If you buy one house, you may put it on any one of those properties. The next house you buy must be built on one of the unimproved properties of this or any other complete colour-group you may own.

The price you must pay the Bank for each house is shown on a side of the gameboard.

The owner still collects double rent from an opponent who lands on the unimproved properties of there complete colour-group.

Following the above rules, you may buy and erect at any time as many houses as your judgement and financial standing will allow. But you must build evenly, i.e., you cannot erect more than one house on any one property of any colour-group until you have built one house on every property of that group. You may then begin on the second row of houses, and so on, up to a limit of four houses to a property. For example, you cannot build three Houses on one property if you have only one house on another property of that group.

As you build evenly, you must also break down evenly if you sell houses back to the Bank (see SELLING PROPERTY).

HOTELS

When a player has four houses on each property of a complete colour-group, they may buy a hotel from the Bank and build it on any property of the colour-group. They return the four houses from that property to the Bank and pay the price for the hotel as shown on the side of the board. Only one hotel may be erected on any one property.

BUILDING SHORTAGES

When the Bank has no houses to sell, players wishing to build must wait for some player to return or sell their houses to the Bank before building. If there are a limited number of houses and hotels available and two or more players wish to buy more than the Bank has, the houses or hotels must be sold at auction to the highest bidder.

SELLING PROPERTY

All the properties may be sold to any player as a private transaction for any amount the owner can get. However, no property can be sold to another player if buildings are standing on any properties of that colour-group. Any buildings so located must be sold back to the Bank before the owner can sell any property of that colour-group.

Houses and Hotels may be sold back to the Bank at any time for one-half the price paid for them. All houses on one colour-group may be sold at once, or they may be sold one house at a time (one hotel equals five houses), evenly, in reverse of the manner in which they were built.

MORTGAGES

Unimproved properties can be mortgaged through the Bank at any time. Before an improved property can be mortgaged, all the buildings on all the properties of its colour-group must be sold back to the Bank at half price. The mortgage value is printed on each Property card.

No rent can be collected on mortgaged properties or utilities, but rent can be collected on unmortgaged properties in the same group.

In order to lift the mortgage, the owner must pay the Bank the amount of mortgage plus 10% interest. When all the properties of a colour-group are no longer mortgaged, the owner may begin to buy back houses at full price.

The player who mortgages property retains possession of it and no other player may secure it by lifting the mortgage from the Bank. However, the owner may sell this mortgaged property to another player at any agreed price. If you are the new owner, you may lift the mortgage at once if you wish by paying off the mortgage plus 10% interest to the Bank. If the mortgage is not lifted at once, you must pay the Bank 10% interest when you buy the property and if you lift the mortgage later you must pay the Bank an additional 10% interest as well as the amount of the mortgage.

BANKRUPTCY

You are declared bankrupt if you owe more than you can pay either to another player or to the Bank. If your debt is to another player, you must turn over to that player all that you have of value and retire from the game.

In making this settlement, if you own houses or hotels, you must return these to the Bank in exchange for money to the extent of one-half the amount paid for them.

This cash is given to the creditor. If you have mortgaged property you also turn this property over to your creditor but the new owner must at once pay the Bank the amount of interest on the loan, which is 10% of the value of the property.

The new owner who does this may then, at their option, pay the principal or hold the property until some later turn, then lift the mortgage. If they hold property in this way until a later turn, they must pay the interest again upon lifting the mortgage.

Should you owe the Bank, instead of another player, more than you can pay (because of taxes or penalties) even by selling off buildings and mortgaging property, you must turn over all assets to the Bank. In this case, the Bank immediately sells by auction all property so taken, except buildings. A bankrupt player must immediately retire from the game. The last player left in the game wins.

MISCELLANEOUS

Money can be loaned to a player only by the Bank and then only by mortgaging property. No player may borrow from or lend money to another player.

WINNING THE GAME

There are no winners or losers.

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“Women and men are equal. This is one of the EU’s founding values. But women still effectively work for two months unpaid each year, compared to their male colleagues. We cannot accept this situation any longer.” First Vice-President Frans Timmermans, Commissioner Marianne Thyssen and Commissioner Věra Jourová

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“You try to do what you can... buy, sell, trade... Next, I should steal or start selling myself. I wish I had debt custody at least. I would love to go to jail for that. In the prison I would get three warm meals a day plus snacks. I could rest, exercise, have hobbies, spend time outside. I could even get in shape, take a computer course, and have someone else taking care of my kids.” A poor single parent talking about her life.

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"A payment default entry makes your life difficult in many ways, because your credit information is checked when you make various agreements.

When you have been given a payment default entry:

-Your credit card will be cancelled and you will be unable to get a new one.

-You will be unable to buy things on hire purchase.

-It will be more difficult to obtain a bank loan, study loan and consumer credit.

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