

FACETS OF FORTUNE

RULES OF THE GAME

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THE GOAL

**Buy gems for a low price, sell them
for a high price, and make a fortune!**

The player with the most money after the last
market crashes wins the game.
OR
Any player who corners a gem market (owns all
of one color gem at one time) wins the game.

GAME CONTENTS

Game Board • 2 Value Dice • 2 Black Heist Dice • Deck of 109 Gem Cards
4 Sell Price Markers • 100 Money Cards • 4 Gem Trays • 4 STOP Cards
1 Pouch • 44 Gems (10 each: Rubies, Sapphires, Diamonds, Emeralds, 4 extras)



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THE SET UP

Before setting up the board, determine the play order. Each player rolls one of the black dice. The player who rolls highest goes first, and then play will move in whichever direction everyone agrees upon.

GEM PLACEMENT: All 40 gems are placed on the gem-shaped spaces matching their color. You will be removing them from the board as you buy them and replacing them on the board on their matching color as you sell them back.

GEM CARDS: Each player is dealt 3 cards face up to start the game. The Gem Card deck is then placed on the board face down. As cards are used, they are discarded and reshuffled later when the deck runs out.

MONEY CARDS: Money Cards are used to buy and sell gems. Stack Money Cards face up near the board in separate piles according to value—these stacks serve as the "Bank." Give out a starting cash amount to each player: the first two players to take a turn start with \$25,000, and the third and fourth start with \$35,000.

STOP CARD: Each player is given one "STOP" card.

GEM SELL PRICE MARKERS: At the start of the game, each Sell Price Marker is placed on the \$5,000 Value Space matching its color. These markers tell you what price you can sell that particular gem for.

VALUE SPACES: These are the spaces on the board marked with a dollar amount.

VALUE DICE AND HEIST DICE: Place both sets of dice anywhere on the board.

GEM TRAYS: Place them beside the board in front of each player.



THE BASICS

GEM MARKET: Each line-up of gems on the board is a different Gem Market: Red Ruby, Blue Sapphire, Clear Diamond, Green Emerald.

BUY PRICE: The Buy Price is how much a player has to pay the Bank to buy a gem off the board. (How you determine the Buy Price is shown below.)

SELL PRICE: The Sell Price is the price for which a player can sell a gem back to its Gem Market—that price is indicated by the gem's Sell Price Marker (see diagram).

VALUE DICE: The Value Dice determine how much a particular Gem Market goes up or down in Sell Price with each player's turn. (See more under Game Play.)

SELL PRICE MARKERS: Once the Value Dice are rolled, move the Sell Price Markers to indicate the new selling price of the gem that is rolled. (See more under Game Play.)

PICKING UP AND REPLACING GEMS THAT YOU BUY AND SELL: You buy gems off the board in ascending order, from the lowest priced gem in any given Gem Market to the highest priced gem of that market. When you sell gems back to their Gem Markets, you put them back on the board in descending order, replacing them on the next lowest gem space available in that color.

GEM CARDS: Gem Cards are used to either buy OR sell gems. You cannot both buy and sell with the same card. It is up to you whether to use any given card in your possession to buy or to sell. The number of gems on the face of the card determines the maximum number of that type of gem you can buy or sell. You cannot buy one gem and sell one gem with a two-gem card, or buy two gems and sell one gem with a three-gem card. You can ONLY buy or ONLY sell with any given card. But you CAN buy a gem or gems with one of your cards and sell with another of your cards on the same turn—in fact, that's a good way to make a lot of money. (More under Game Play.)

THE BUY AND SELL PRICES



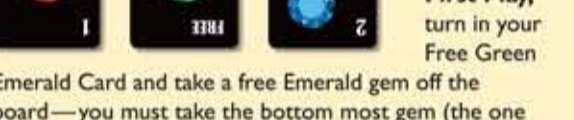
GAME PLAY

1. EACH PLAYER ALWAYS BEGINS HIS TURN BY ROLLING THE TWO VALUE DICE. Never begin a turn without rolling the Value Dice first thing.

2. NOW THAT YOU HAVE ROLLED THE VALUE DICE, MOVE THE SELL PRICE MARKER TO THE NEW VALUE FOR THE GEM THAT WAS ROLLED. Your turn officially begins after you have rolled the value dice and moved the Sell Price Marker to the new position indicated by the Value Dice. (See Sell Price diagram.)

3. AFTER ROLLING THE VALUE DICE AND MOVING THE SELL PRICE MARKER(S), LOOK AT YOUR CARDS. You use your three Gem Cards one at a time to buy a gem or gems, sell a gem or gems, trade a gem, get a gem for free, switch a gem market, or heist an opponent. These are called "plays." On each turn you have many options for making plays. You can choose to make one, two, three, or no plays. You make plays one at a time by picking up a card and using it in whichever way best serves your financial interests (an explanation of the uses of each card can be found on THE GEM CARDS page). Before or while making each play, announce to the other players what you are going to do. After using a card to make a play, place it on the discard pile. Following are just a few examples of some plays you can make on your turn:

PLAY EXAMPLES: Let's say you have these cards. What can you do?



Here's one series of options: **First Play**, turn in your Free Green

Emerald Card and take a free Emerald gem off the board—you must take the bottom most gem (the one worth the least to buy). **Second Play**, you can either buy or sell one Ruby with the Red Ruby Card. Let's say the Ruby's Buy Price is at \$10,000 and its Sell Price is only at \$5,000. If you have \$10,000, you should buy it—it will be worth much more soon enough. Announce out loud what you are going to do, pay the Bank \$10,000, discard your Red Ruby Card, and finally take the Ruby off the board and put it in your gem tray. Now, only one card left, the Double Blue Sapphire Card. **Third Play**. Let's say you have three Sapphires in your tray. Let's say the Sell Price Marker shows that the Sell Price for a Sapphire is \$100,000. You can use the double Sapphire card to sell two of your three Sapphires. You announce what you will do, and then hand in your card, put the Sapphires back on the board in the next lowest available spaces and collect \$200,000 from the Bank (\$100,000 for each Sapphire). You're done with your turn. Draw three cards, face up, and pass the Value Dice to the next player.

Once you start playing, you will discover many rewarding plays you can make with your three cards.

SPECIAL RULE TO BUY NEW CARDS: If a player is unhappy with his cards, he can make a decision—if he can afford it—to buy one, two, or three additional cards at the beginning of his turn for \$100,000 EACH. He can use those cards on the same turn he buys them. After rolling the Value Dice, he MUST declare, all at once at the beginning of his turn, whether he will buy one, two, or three cards—he cannot use this option after he has begun making plays with his cards. Also, a player cannot buy a card, then turn that card in and buy another on the same turn.

SELL PRICE

Whichever gem the Gem Die lands on, that gem increases or decreases its Sell Price by the number of Value Spaces indicated on the other die, known as the UP/DOWN DIE. If the Gem Die lands on "Wild!" the player gets to decide which gem goes up or down in price by the number of spaces indicated on the Up/Down Die. If the Gem Die lands on the side with ALL the colors, ALL gems go up or down according to the amount shown on the Up/Down Die.



\$1,000,000
\$750,000
\$500,000
\$250,000
\$100,000
\$75,000
\$50,000
\$25,000
\$10,000
\$5,000

Once a Player has rolled, move the Sell Price Markers on the board to reflect the new Sell Price—which is how much money a player collects for each gem sold.

A gem's SELL value rises and falls, but will eventually rise until its Sell Price Marker gets to the CRASH! space.

THE CRASH!

WHAT HAPPENS IN A "CRASH!": When a gem above \$1,000,000 for its Sell Price, it Crashes! In a Crash, all players must place all gems they own of that color onto a pile on the large gem icon (above the \$1,000,000 space). All remaining gems of that color on the board are moved to that gem's large icon as well, indicating that that Gem Market is closed. Players do not collect any money for their gems and the Gem Market is closed for the rest of the game—unless a Switch Markets Gem Card is used! **NOTE:** If you hold Gem Cards for a crashed market, they become unusable (unless a Switch Markets Gem Card is used). **ALTERNATIVE RULE:** If you don't want the gem cards for a crashed market to be unusable, then count any card for a crashed market as a wild card which can be used to buy or sell any gem(s) in an open market depending on the value number on the card (1, 2, or 3). A Free Gem card would be used to get one free open market gem of the player's choice.

ROLLING VALUE DICE AFTER A CRASH: When you roll the Value Dice, a gem color might come up that matches a Crashed Gem Market. If that happens, you keep rolling that Gem Die (but not the Up/Down Die) until it shows an open market, whether or not that open market has a STOP Card on it. If there is only one Gem Market left open, the player only need roll the Up/Down Die, which will indicate whether that one open Gem Market goes up or down.

STOP CARD (used strategically when a particular Gem Market is about to crash): After rolling the Value Dice on your turn, you can delay a market crash on turns after

yours by placing a STOP Card over the "CRASH!" sign on any Gem Market. You can do this at any point before the end of your turn. Once the STOP Card has been placed on the board, that gem's price cannot go above \$1,000,000 for one complete round of play. When the turn comes back to you, roll the Value Dice and then remove the STOP Card, having been protected from a crash this turn, and discard it. Each player can only use a STOP Card once (with one exception—see below), but it is very effective for delaying a crash long enough to collect some cash in the closing rounds. If a player rolls a Wild! on the Gem Die, and an "up" value on the Up/Down Die, then he can declare the wild Gem Market to be the very market that a STOP Card is on and that market does not move up in price—a player would do this in order to keep other Gem Markets from moving up in price. **SPECIAL NOTE:** If there is a STOP Card on any Gem Market with a Sell Price of \$750,000, and the Gem Die indicates an increase in that Gem Market of TWO SPACES, then the Sell Price goes up only as high as it can—that is, to \$1,000,000.

BUYING AN EXTRA STOP CARD: If you have already used your STOP Card but you still want to STOP a market from crashing, at any time during your turn you can buy a new STOP Card for \$1,000,000 and use it on that same turn or later turns—but you can only use it AFTER you have rolled the Value Dice to begin your turn and have moved the Gem Market(s) up or down as indicated on the dice. You can only buy an extra STOP Card ONCE during the game.

THE END GAME

WINNING:

When the last Gem Market crashes, leaving no markets open, the player with the most money wins the game!

SPECIAL WAY TO WIN — CORNERING A MARKET: If any player, at any time, owns the Market for any one gem—that is, comes to own every single gem of one kind at the same time—all other markets crash and the player who has cornered the market is declared the winner, no matter how much money everyone else has.

THE GEM CARDS

STANDARD GEM CARDS: Standard Gem Cards are printed with the numbers 1, 2, or 3. These cards are used to Buy or Sell gems. (See Game Play.)

THE WILD GEM CARD: A Wild Gem Card can be used to buy or sell any gem you desire. When using a Wild Gem Card, you decide which color gem to use the wild card as, and then you must stick to that color no matter how many gems you are buying or selling. In other words, a player cannot use a three-gem Wild Card to sell, say, two Diamonds and one Ruby. But you CAN use it to buy 3 Rubies or to sell 3 Emeralds.

FREE EXCHANGE CARD: A Free Exchange Card can be used to exchange any gem a player owns for any gem on the board, regardless of the Buy or Sell Price of either gem. You put the gem you want to trade down on the next open space for that gem, and pick up a gem from the Gem Market of your choice (making sure to take your new gem from the bottom of the price ladder). A player may not use the Free Exchange Card to force another player to exchange a gem.

SWITCH MARKETS: Allows a player to switch the value of any two markets. For example, if the Diamond Market's Sell Price is \$25,000, and the Emerald Market's Sell Price is \$100,000, a player could play his card to switch the Diamond Market's Sell Price to \$100,000 and the Emerald Market's Sell Price to \$25,000. The gems on the board in those two markets stay where they are. A player can also use the card to switch a crashed market with an open market! In that case, the open market becomes the crashed market, and the crashed market reopens at the Sell Price of the market it has been switched with. Players who hold gems for the newly crashed market must give them up the same as they would when a market crashes under normal circumstances. **HOWEVER, players get the same number of gems from the newly opened market as they had in the newly crashed market.** In the end, the newly opened market should look exactly like the newly crashed market had looked before it was switched. **NOTE: YOU CANNOT SWITCH A MARKET THAT HAS A STOP CARD ON IT.**

FREE GEM: Allows a player to take one free gem from the board of the type indicated on the card—taking the gem off the board, as always, in ascending order of Buy Price.

HEIST CARD: To play a "Heist" card, a player announces which opponent he is going to attempt to heist gems from, and then he rolls one black die. The player being heisted then rolls the other black die. The player with the higher roll wins. A tie goes to the defender. If the defending player wins, the heist has failed and the attacking player continues his turn. If the attacking player wins, he gets to take from the defending player the number of gems (of any kind) that match the difference between the rolls. For example, if Player A heists Player B, and Player A rolls a 5 and Player B rolls a 3, Player A gets to take 2 gems of his choice from Player B's gem tray.

HERE'S A NICE CARD DIVIDEND: INSTANT \$100K BONUS! If a player collects 3 cards of any one color gem (with any combination of numbers), he immediately, upon the deal of the cards, gets paid by the Bank a sum of \$100,000. This rule applies even if the cards are in a market that has crashed. **Note:** A Wild Gem Card cannot be used as one of the 3 matching cards.

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SEE STRATEGY IDEAS ONLINE

Visit our website for examples of great plays you can make with your cards and to sign up for updates and information about events, promotions, new products and possible Facets of Fortune booster packs. www.facetsoffortune.com

ACKNOWLEDGMENTS

Design Contributors: Hayden Press & Logan Press.

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Game Designer: Lowell H. Press
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Dewey Beach Productions, LLC
PO Box 50648, Bellevue, WA 98015

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