

# Ratrace<sup>®</sup>

Q. Why is this game called Ratrace?

A. Each player in Ratrace is plagued by the same problems most of us face in day-to-day life, with one important exception: Ratrace lets you see the lighter side of your struggle. In Ratrace you'll face facts of life like, "The more you make, the more you spend", increasing taxes, buying on credit, and the ever-existing temptation (and the opportunity) to try for the fast, easy buck.

Q. How does it work?

A. Each player joins in the Ratrace with \$200 and a Business. As he progresses, he moves up in status: from Working Class to Middle Class to High Society, snickering at the opponents he has left behind.

Q. What is the object of the game?

A. To be the first player to accumulate enough cash to retire on: \$100,000. (Since the retirement amount determines the length of the game, players can easily shorten or lengthen the game by lowering or raising this amount.) HINT: To avoid heated discussions, we suggest this amount be decided at the start of the game.

Q. How many can play Ratrace at one time?

A. Any number from two to six.

Q. How do we get started?

A. Pick one player as Treasurer. It will be his job to look after all financial matters concerning the Treasury, such as, paying out the wages, etc., collecting taxes, tuitions and club fees. Unless he is suspected of gross dishonesty, there is no reason why the treasurer cannot also be a participant in Ratrace.

Q. What happens after the Treasurer is picked?

A. He gives each player \$200 (one 100 and two 50s), and a Credit Card. The players then roll the dice. Whoever rolls the lowest number (Ratrace has some feeling for the underdog) gets the first choice of the six Businesses in the game. Each Business is colour-keyed to one of the six tokens. Thus, whoever picks Black moves the Black token, and owns all the Black Businesses on the board. He takes the 9 Status Symbol cards for Black's Business; these are the items Black will sell to the other players from his Business. Olive is represented by the olive-coloured token, and owns all the Olive Businesses, etc. When the first player selects his Business he places his token in the Working Class on the square marked Graduation Day. The player to his left picks from the remaining Businesses and places his token on the Graduation Day square. And so on.

- Q. There are six Businesses in the game. What if there are fewer than six players?
- A. In a game of four or five players, the unowned Businesses are owned by the Treasury. When purchasing from these Businesses you pay the Treasury. However, when only 2 or 3 people play, it makes a much livelier game if each player owns two Businesses, with any leftover Businesses owned by the Treasury. That way, each player can earn money from more than one Business. (However, a player can never own more than two Businesses.) Each player moves only one token, but he keeps the token that goes with his extra Business, along with its Status Symbol cards.
- Q. When does it start to get interesting?
- A. Right now. The player who had the first choice of Business rolls the dice again. The number on the dice is the number of squares he moves his token around the board, clockwise. He must follow the directions printed on the square in which he lands. Should he land on a Business square that he does not own himself, he has a choice. He can buy the high-priced Status Symbol shown in the box; he pays the price to the owner of the Business and receives from him the Status Symbol card representing that purchase. Or he can merely make the "Other Purchase" shown below the box, paying the smaller amount, for which he does not receive any card.
- Q. Why would I want to spend money on a high-priced Status Symbol?
- A. Because that's part of the snobbery we all indulge in, to impress our friends and keep up with the Joneses. Besides, you have to own three Status Symbols (from Businesses other than your own) in order to move up to the next class. Of course, you can really try to outdo your friends by buying Status Symbols of a class higher than the one you are in.
- Q. You mean if I land on Olive's Jewellery, I'm not just restricted to buying a 17-Jewel Watch? I can buy a Gold Ring, or even a Diamond Necklace?
- A. Right. Now you're really flouting it.
- Q. Wait a minute. If I had that kind of money I wouldn't be in the Working Class.
- A. Maybe so. But in these days, you don't need cash to buy. Just use your Credit Card.
- Q. How do I use my Credit Card?
- A. Any Status Symbol or Other Purchase, from your own class or a higher one, can be bought on credit. The Treasury immediately pays the owner of the Business, and you owe the Treasury that amount. To record how much you owe, you take an equivalent amount of money from the Treasury and place it under your Credit Card to one side. (This is not your money, and you can't use it at any time; it only stands for the amount of your debt.) You can keep on buying on Credit as many times as you wish, and there is no limit to the amount you can owe. However, whenever you land on any "Credit Due" square, you must immediately pay the Treasury the total amount of your credit debts plus 10% interest. (So please take careful note of the bankruptcy rules.) The money under your Credit Card is then put back in the Treasury.

- Q. How many Status Symbols can I buy in one class?
- A. You can only own three Status Symbols at any one time, although these can be of the class you are in, or of a higher class, or any combination of these. But you can only own one of a particular item, so if you land on a Business and you already have that Status Symbol, you must make the Other Purchase, or else buy a Status Symbol of a higher class. However, if you land on any Business when you already own three Status Symbols, you can only make the Other Purchase.
- Q. What if the Status Symbol I want to buy is out of stock?
- A. Then you have to make the Other Purchase, or else buy a Status Symbol of a higher class. But you can never buy a Status Symbol of a class lower than the one you are in. (Anyway, don't worry. You'll find there's another way to get Status Symbols—when another player is moving up and auctions his off. Then you may be able to get one at a bargain price.)
- Q. Besides running your Business, how else do you make money in Racetrace?
- A. In each class there is one income square which says, Collect \$200, \$1000, or \$10,000, as you pass. This money is paid from the Treasury every time a player passes such a square. Players also can collect money from the Treasury whenever they land on other squares which give them a windfall, like a "Gift from Dad", or a chance at a Football Pool, etc. Then there's the opportunity to try for a fast buck at the Racetrack or the Stock Exchange.
- Q. What about the Schools and Clubs? Do I have to join those?
- A. Naturally. The education you get and the friends you have are all part of the climb up the social ladder. In order to move up to the next class, you have to obtain a school diploma OR a club membership (but not both). Once you have one of these (by landing on the square) you don't need another one, so you just ignore both of these square if you land on them again in the same class. (If you find it difficult to get a diploma or a club membership, don't worry. There's an underhanded way to get one when it comes time to move up.)
- Q. Can you pay your school tuition fee or club membership dues on credit?
- A. Yes.
- Q. You mentioned a fast buck? How do the Racetrack squares operate?
- A. When you land on a Racetrack square you may, if you wish, bet any amount of your money on any horse, numbered from 2 to 12. Pick the number of your horse and the amount of your bet, and announce both to the other players. Then roll both dice. If, on your first roll, the number on the dice is the number of your horse, congratulations! Your horse has won. For your winnings, check the Tote Board in the centre of the game. The number in the WIN column beside the number of your horse is the amount you win for each dollar bet. If you hit your number on the second or third throw, your horse has PLACED or SHOWN, respectively. These winnings are also shown on the chart. If your horse hasn't shown up by the third roll, hand the Treasurer your losses, and hope he hands back a little sympathy. That's all you've earned.

Note: Only ONE horse may be picked on each trip to the Racetrack, and you select only the horse, not its position of finish.

At any time during the game, you can bet on any race being run.

That is, whenever another player lands on the Racetrack square and picks a horse, you can bet any amount of money on that horse too.

(You have to bet on his horse, you can't pick one of your own.) If he wins, you win; if he loses, you lose too. Any number of players can bet on a race. (But don't blame him if he picks the wrong horse.)

- Q. Maybe the Racetrack is a bit risky. How do I invest money in the Stock Exchange?
- A. When you land on a Stock Exchange square you can invest any amount of money you wish, in units of \$100. That is, 100, 200, 300, etc. Your money is placed beside the Stock Exchange chart in the centre of the board, where it is invested at level "7" on the Price Index, representing the present value of your stock. Then you pass the dice to the player on your left, who rolls them. The number he rolls makes the value of your stock go up or down, corresponding to the loss or gain marked beside the number he rolled. If you decide to leave your investment in longer, the dice pass to the next player, who rolls them; and so on. After any roll of the dice, you can decide to cash in your investment (rounded off to the nearest \$10) at the level of the last dice roll, which may be a loss or gain for you, as marked beside the Price Index. However, if you let it go all around to the last player (the one on your right), you must take his roll and cash in your investment for whatever loss or gain it represents. (The dice can be passed around the board only once. You do not roll yourself on your investment.)
- Q. What happens on the Lottery square?
- A. The player who lands there may, if he wishes, put up any amount of money. All other players who want to join in can contribute an equal amount. Each participant rolls both dice and the highest throw wins the pot. Of course, if no one else wants to match you (like if you put up too high a stake when there are no other big-time gamblers in the game) then you don't win anything, but you don't lose either.
- Q. What about the Grandmother's Funeral square?
- A. When you land on this square in the Working Class, you must miss one full turn. Until you move again, your Business is closed, which means that no one can make any purchases from you. Nor can you participate in any auctions, or gambling. However, a \$200 inheritance is not to be sneezed at.
- Q. How do you (gulp) pay your Taxes?
- A. You pay Taxes to the Treasury whenever you land on a square marked Taxes. Upon landing, roll both dice and multiply this number by the figure indicated in the Tax square (10, 100, or 1000, depending on the class you're in). CAUTION: Many is the Ratrace player who has reached High Society, sneered at his opponents in the lower classes, only to land on the Taxes square, roll a high number, and go bankrupt, because he couldn't pay his Taxes.
- Q. Is there anything else I can pay on Credit besides purchases from a Business and a diploma or club membership?
- A. No. (If you had your Taxes in mind, you're out of luck.)

Q. How do I move up to the Middle Class?

A. Ratrace assumes that to rise in status, you need money, education or the right friends, and possessions of status. Thus you may enter Middle Class as soon as you've acquired:

(1) \$500 in cash.

(2) Three Status Symbols of the Working Class, or of a higher class, or combination (but not of your own Business).

(3) A Night School diploma, or a Country Club membership.

A player may move up to the Middle Class when it is his turn, by proving his qualifications and placing his token on the Enter Middle Class square. He must do this before he rolls the dice. (Note: Even if you have all the qualifications, you are not forced to enter the higher class if you do not want to at the time.)

Oh yes. If you find that you've met all the other qualifications, but you haven't managed to obtain a diploma or club membership, you can buy one on the black market for \$200. If you do, then you must still have \$500 in cash left. (You can only do this at the point when you are ready to move up.)

Q. That seems like a lot of work. Isn't there an easier way?

A. As a matter of fact, yes. If you land on the Society Wedding square, congratulations. You've married above your station, and you immediately move to Middle Class. You don't need any of the qualifications mentioned above. (On the other hand, how long do you think you're going to survive when you try to cope with the higher expenses with no money? But then you might make out all right.)

Q. What do I do with my old Status Symbols and my diploma or club membership when I move up?

A. Well, naturally you wouldn't be caught dead with a Working Class Status Symbol in the Middle Class. So on the turn you enter the Middle Class, but before you move, you must auction off your old Status Symbols to players in a lower class, for any price you can get. If no one wants them, you may turn them in at the Treasury for \$10 apiece. Then the cards go back to the original owners of the Businesses for resale.

You can also auction off your diploma or club membership, but if nobody wants it, you don't get any money from the Treasury for it. You merely surrender it, as it will do you no good in the Middle Class.

Q. But what if one or more of my Status Symbols are of a higher class? Do I have to auction them?

A. Of course not. Here's where your ambition and the risk you took (you probably bought them on credit) will pay off. You can keep these Status Symbols in the Middle Class, and they will count toward your requirements for moving to High Society. So you're even further ahead than you thought. (On the other hand, by this time you've probably realized that in buying Status Symbols above your class, you put a lot of money into the hands of your fellow Working Class members, who by now may have left you behind. You see, there's a lot more to this Ratrace than you thought.)

Q. Do I have to pay off my Credit debts before moving to a higher class?

A. No. You can carry them as long as you want, if you don't land on a Credit Due square. And you can continue to buy on credit in the Middle Class and High Society.

Q. Can I buy from a Business whose owner is in a lower class than I am? Isn't this going to help him along?

A. Certainly. But that's how the economic system works. If you have the money to spend it's going to get into other people's hands (just like when you bought higher-class Status Symbols on credit). Of course, if you want to be snotty about it, you can always refuse to buy Status Symbols from any Business owner lower than yourself, and only make the cheaper Other Purchases. But in the end, this may hold you back.

Q. How do I get into High Society?

A. You need the same things you needed to get into the Middle Class, only it costs you more, of course. You can enter High Society once you've acquired:

(1) \$3000 in cash.

(2) Three Status Symbols of the Middle Class, or of High Society if you've been living beyond your means.

(3) A University diploma or a Yacht Club membership.

As before, you can buy a diploma or club membership on the black market, if you can't get one any other way, but this time it will cost you \$1000 and you still need to have \$3000 left.

Of course, if you're lucky in love, you can always marry into High Society without meeting any of the above qualifications, by landing on the Society Wedding square in the Middle Class.

Again, you must auction off all your Middle Class Status Symbols and your diploma or club membership when you move into High Society. If no one wants them, you may turn in your Status Symbols at the Treasury for \$50 apiece. (The cards go back to the original owners of the Businesses for resale.) But you don't get any money from the Treasury for your diploma or club membership.

Q. Who do I make the Unemployment Insurance, Welfare, and Alimony payments to?

A. The Treasury.

Q. If I have to return to a lower class because of Divorce, do I have to surrender any of my Status Symbols or my diploma or membership?

A. You can keep your Status Symbols (if you can afford to) but if you have a diploma or club membership it must be forfeited. (When you fall down the social ladder, how many of your friends do you think are going to stick by you?)

Q. What happens when a player goes bankrupt?

A. A player is considered bankrupt when he does not have enough cash or assets to meet a debt. (You can be broke as long as you don't have due debts.) To raise needed cash, a player must immediately auction off to the other players any or all of his Status Symbols, or a diploma or club membership if he has one, for whatever price he can get. But if no one wants them, he cannot get cash for his Status Symbols at the Treasury, and he cannot use his Status Symbols at face value as part of the payment toward his debt.

He must raise whatever cash he can, but if this is not enough to cover the debt, all his cash is given to the party he owes, whether this is the Treasury or another player, and he is bankrupt.

Q. Is it legal to borrow or loan money in Ratrace?

A. Absolutely not.

- Q. Must a bankrupt player leave the game?
- A. Certainly not. Ratrace believes a fellow should have a second (or third) chance. However, a player who has declared himself bankrupt must start over from the Graduation Day square in the Working Class, regardless of his position on the board before bankruptcy. He surrenders all his Status Symbols (he does not receive anything for them) which are returned to the original owners of the Businesses for resale, and any diploma or club membership. He retains the same Business(es) and withdraws \$200 from the Treasury.
- Q. What do I need to retire and win the game?
- A. You need \$100,000 cash and three Status Symbols from High Society. But first you must pay off any credit debts you have, plus 10% interest, and still have \$100,000 remaining (or whatever retirement goal has been set for the game). This doesn't always mean that you have to be in High Society, since you can buy Status Symbols from higher classes. After all, you may not like the pressures of being at the head of the social pyramid. While it may be difficult to accumulate \$100,000 on a Middle or Working Class salary, the expenses are lower, your business clientele may be big spenders, and you just might work out a system to beat the horses or the Stock Exchange. You see, in Ratrace, there is always more than one way to claw your way to the top.

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