Penny Badger

A game played with **CHROMA CARDS**

Game by: Brian Bollinger

Number of Players: 2+

Supplies: All of Deck A and Deck B
(except the blank cards)
100 pennies for the bank
+ 20 pennies for each player.

The Background Story: Yes, this game has a little story to go with it… Badgers are fiercely protective of what they own. In this case… it's their money. Each player (or badger) starts with twenty pennies. Their Uncle Pennybags has passed away and left his money to "Badger". His will didn't state which badger so it has been put in the bank. All the badgers (players) must now compete for the money. The bowl in the middle of the table (or the bank) starts with 100 pennies. Each badger holds a claim to the money in the bank. The badgers cannot steal the money, that would be just wrong… but they can play cards for it!

Game Summary: Penny Badger is a bluffing game. Players compete to withdraw as much money from the bank before the bank runs out of money - or the player is eliminated by running out of money.

The set up: Shuffle all the cards and deal each player 5. Place the remaining cards face down in a pile, this will become the draw pile. Make sure the discard pile is not near the draw pile so that they do not get confused for each other once the game begins.

Each badger also gets 20 pennies. This is their personal savings. (Pieces of candy, beads, paper money from another game, or pebbles will do if you do not have a stash of pennies handy)

Place a bowl or dish in the middle of the table and place 100 pennies in it. This is the bank. This is the money all badgers have access to.

Basic Game Play: The badgers take turns discarding cards from their hand. As they discard those cards they call out how many of a specific card they have - such as two blue stars, three yellow circles or combination of colors and shapes. The more of a single type of card they have the more money that can take from the bank – also, the bigger their withdrawal is. Any other badger(s) may challenge the badger making a withdrawal.

If the badger making the withdrawal is challenged he must show the cards he is discarding. If he has what he claims, he gets to keep his withdrawal PLUS a penalty that the accusing badger(s) must pay him.   The accusing badger(s) must also pay a penalty to the bank.

If the badger making the withdrawal does not have what he claims he must put all of the withdrawal back, PLUS a penalty to the bank, plus a penalty to any badger(s) that accused him of cheating.

When the bank is empty all badgers count up their personal savings. The badger with the most pennies wins. In the event of a tie there are just two or more winners. There is no tie breaker.

Who goes first: The player that donated the most pennies to play the game goes first.

A Turn: On a turn the following actions happen in the following order:

A) (Optional) An action card is played. More than one action card may be played by a badger on his turn.

  a. If an action card is played – the badger playing the card immediately replaces a card from the draw pile into his hand. Action cards are "bonus" cards and do not count as part of your turn, although you can only play them from your hand on your turn.

  b. The action card is then immediately resolved – meaning that you do the actions the card represents.

B) The player then discards 1-5 cards face down. In rare cases you may discard up to 8 cards. Refer to the specific rules for the actions cards Draw A Card and Draw Two Cards.

  a. If you discarding only 1 card then you are acknowledging that you have nothing of value to claim.* You are ending your turn. You must place one of your pennies from your savings into the bank. No one may challenge you. (*The exception to this rule is that you may discard a wild)

b. If you are discarding 2 or more cards you must make a claim as to what your cards are playing: You must say how many cards you are playing, what color they are and what shape they are. If you are not challenged (see rule C) then you may take the appropriate withdrawal from the bank.

C) Opponents now have the option to challenge your claim.

   a. If no one challenges you – you keep your withdrawal.

   b. If you are challenged then the challenge must be resolved. You must show the card(s) you discarded.

      1. If you were telling the truth, you keep your withdrawal plus each accuser must pay you a penalty bonus from their personal savings. Each accuser must also make a penalty deposit to the bank from their personal savings.

      2. If you were not telling the truth, you do not get to take the withdrawal from the bank plus you must pay a penalty to each accuser from your personal savings. You must also pay a penalty deposit to the bank from your personal savings.

D) You now draw cards from the draw pile until you have 5 cards in your hand again.

E) Your turn is over, it is now the next players turn.

Making a Claim: When you discard more than one card you are attempting to make a withdrawal from the bank. When you make a withdrawal you must claim what the card(s) are you are discarding. ALL of the cards must be the same to make a claim (… at least they should be what you are claiming, but then, you could be bluffing… in this game "bluffing" is a nice word for not telling the truth.)

To be the same the cards must be of the same color and the same shape as each other or have wild cards of the equivalent value.

When discarding one card you can claim that it is a wild card in order to try to make a withdrawal rather than have to pay a deposit.

Challenging a Claim: Any number of opponents can challenge the claim. If the claim is challenged the badger that just discarded his cards must turn over the appropriate number of cards from the top of the discard pile. If the badger was telling the truth he gets to keep his withdrawal. Each challenger must also pay him a penalty AND pay a penalty deposit to the bank.

Claims, Withdrawal Amounts, and Penalties

Number of cards the same	Withdrawal	Penalty
1 (must claim it as a wild)	3	Accusers 1
		Bluffing Badger 2*
2	4	2
3	8	4
4	16	8
5	32	16
6	64	32
7	128	64
8	Empties the Bank	All their savings

*Accusers pay a penalty of 1 to the bank and 1 to the player if they are incorrect. The badger claiming to have a wild (but does not - hence the Bluffing Badger) must pay a penalty of 2 to the bank and 2 to each accuser. See Game Play Examples for further illustrations.

Paying Penalties: Any badger whose savings reaches 0 is out of the game.

If paying a penalty causes a badger to loose all their money they are eliminated from the game. If the badger paying the penalty does not have enough to pay the penalty then they just pay what they have left and they are eliminated from the game. The order of paying penalties is as follows:

1) The bank is always paid first. If there is not enough to pay the full penalty to the bank then the badger pays the bank what he has and he is eliminated from the game. Any opponents that challenged him receive nothing.

2) Opponents are always paid second.

3) If multiple opponents are to be paid but there is not enough money to pay everyone then all opponents get an equal share of the penalty. If there are any "odd" pennies left over the badgers are paid in a clockwise order starting to the left of the badger paying the penalty.

Winning the Game: The game is over when 1 or either 2 criteria are met:

1) When the bank is empty

2) When all badgers, except one, have no savings left

Game Play Examples: Lets assume there are 4 badgers (4 players) playing a game. Here's how 1 round of play might happen...

Badger 1 plays two cards face down on top of the discard pile and claims to have a pair. No one challenges the play. Badger 1 withdraws four points from the bank. Since no one challenged the claim, badger 1 should not reveal what he placed on the discard pile. No one will ever know if he was telling the truth or bluffing.

Badger 2 admits to having nothing, plays one card face down on the discard pile and puts one penalty point from his savings into the bank.
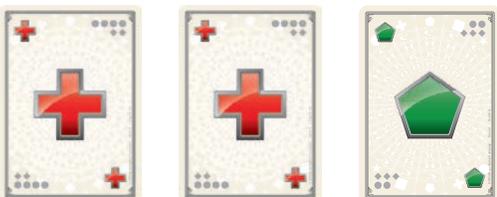
Badger 3 plays three cards face down on the discard pile and claims to have three of a kind and takes 8 points from the bank. Badger 1 AND badger 4 challenge the claim. Badger 3 now HAS TO show the three cards he discarded.

If badger 3 attempted his withdrawal with these cards:

Then badger 3 would get to keep the eight points from the bank and BOTH badgers 1 and 4 would have to pay a penalty of four points to badger 1 AND they would each pay a four point penalty to the bank.

But, If badger 3 was attempting the withdrawal with these:

Then badger 3 would have to return the eight points withdrawal from the bank and pay a four point penalty to the bank and BOTH badger 1 and 4. (For a total of twelve points in penalties)

Badger 4 admits to having nothing, plays one card face down on the discard pile and puts one penalty point from his savings into the bank.

Badger 1 plays one down and claims to have a wild. Badger 1 proceeds to withdraw three points from the bank. Badger 3 challenges the claim so badger 1 must show his card.

If badger 1 attempted his withdrawal with this card:

(This is a wild.)

Then badger 1 would get to keep the three points from the bank and badgers 3 would have to pay a penalty of one point to BOTH the bank and one point to badger 1.

But, If badger 1 was attempting the withdrawal with this:

(This is not a wild.)

Then badger 1 would have to return the three points withdrawal from the bank and pay a two point penalty to BOTH badger 3 and the bank.
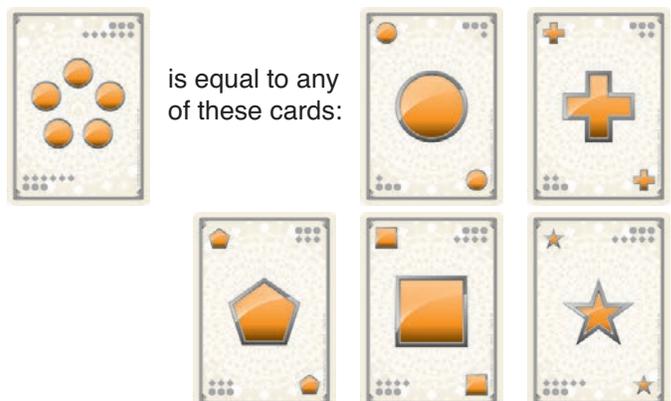
The Cards

Wild Cards: All of the cards from the shapes deck and the colors deck are wild cards.

If the card is a colors card then it can represent any shape of the color shown. Example: If the card is a red color card (5 small red circles) then that card can represent any red shape - square, circle, star, cross, or a pentagon.

Any shapes card can represent any color of that shape. Example: If the card is a star shapes card it can represent a star that is blue, orange, red, green, or yellow.
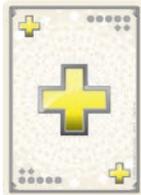
If the card is the all shapes card or all colors card then it can represent any shape of any color - a wild among wild cards.

Here are a couple of examples:

is equal to any of these cards:

or this card is equal to any of these cards:

And these two are wilds among wilds. They both equal any card in the deck!

Action Cards: Remember that in this game actions cards are like bonus cards. As soon as you play an action card you then replace it, bringing your hand back up to 5 cards, before you resolve the action. In some cases, due to add a card or add two cards. it is possible for a player to have up to 8 cards.

Specifics on certain cards:

Skips the next persons turn.

Reverses the direction of play.

Trade 1 card with any player. If player A is playing this card then player A take a card and gives it to player B (who does not put it in their hand yet) then player B holds up their hand and player A takes a card at random. (player B may now add the card player A gave them to their hand)

Trade hands with any player.

Add a card to your hand. Don't forget to replace this card as well. So you play this on the discard pile then draw two cards into your hand giving you a total of 6 cards now.

Add two cards to your hand. Don't forget to replace this card as well. So you play this on the discard pile then draw three cards into your hand giving you a total of 7 cards now.

*If "Add a card" and "Add two cards" were used by a single player in a single turn then they would end up with 8 cards in their hand. Rare - but possible.
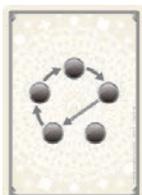
Remove a card. Select any player, have that player hold their cards out so you can not see the faces of the cards. Select one card and place it face down on the discard pile. On that players next turn they will only have four cards to play with.

Remove two cards. Select any player, have that player hold their cards out so you can not see the faces of the cards. Select two cards and place them face down in the discard pile. On that players next turn they will only have three cards to play with.