

Your money or your life

A risky roll and write game for 2 players

A chilly dawn breaks over the city of York on the seventh of April 1739. Dick Turpin bows to the crowd, climbs the ladder onto the scaffold, accepts the noose around his neck and then leaps the short distance to his death. There are cheers and wails from the gathered masses at the demise of the notorious highwayman. Feared and idolised in equal measure, after just a few short years of highway robbery, Turpin will be sung and written about for centuries to come.

At the back of the crowd, a ragtag group of hungry misfits watches the spectacle and ponders on the risks and rewards of the life of an outlaw. Already stealing to stay alive, what difference would it make? You have no family now since smallpox took your younger sister last month. All you need is a horse and a cudgel or, better still, a pistol. A few robberies and you could retire comfortably, somewhere nobody knows your name. Or maybe you'd rather be spoken about: your name could be written in the penny dreadfuls alongside Turpin's, and onlookers would sigh with admiration when you rode into town. It might be nice to be famous. But not *too* famous if you know what I mean.

The trick will be to stay on the right side of the ordinary people, hiding in villages and farmsteads. You'll need to be armed, but if you can rely upon your wits and charm rather than gaining a reputation for murder on the roadside then you might just avoid Turpin's fate.

The drizzle sets in, making you shiver. You decide to take a chance, and retreat into one of York's dark alleys to make your plans. But it won't be long before you discover that you're not the only one to have those thoughts and dreams.

Game overview:

You play the role of a highway robber competing against a rival for riches and notoriety.

Each round, four coaches will set off from York and you will secretly choose one to attempt to rob. Some targets will be faster and tougher than others: coachmen are often armed these days. You will attempt to outrun your chosen coach and then use your wits or your weapons to get away with the loot.

The more you steal, the greater your reputation. But if you become too notorious and a reward is offered for your capture then you'll find the stakes getting higher. You will need to rest occasionally and might choose to buy a better weapon or a faster horse. But if you upset the common people, then even going into a village tavern might be dangerous.

At any stage, you can choose to quit life on the road and take away your coin and fame. The winner is the player left alive whose combined coin and reputation totals are highest. If you both hang, then the winner is the highway robber with the highest reputation following their execution.

You will need:

2-4 x D6 per player

Pencil & eraser

Game sheets (one each)

Map sheet and Rules

Set up:

- ☞ Each player should start the game by taking a game sheet and writing their name in the top left corner. You may prefer to adopt a pseudonym. The player sheet shows your initial statistics for the game – 12 health points and no ‘folk hero’ or ‘scoundrel’ points. You have no items to begin with – just your charm and your fists.
- ☞ Order a tankard of ale and pull up a table near the fire. Either use the map provided or simply agree on which sides of your table represent north, south, east and west.
- ☞ Shuffle the deck of coach cards and place them face down next to the map.
- ☞ The game takes place over 16 rounds, but may end earlier if both players have died or quit the game for a quiet life.

Gameplay:

1. Deal four cards from the coach deck, one to each compass direction– North, South, East, and West. Turn them over and look at the details on each card to help decide which one you will target this round. Money value is shown in the top right of each card.
2. Simultaneously, both players secretly roll two dice behind their hands. These values are now fixed for this turn. If you still plan to rob a coach, place the dice – still hidden – onto a position on the compass on your player sheet to indicate which one. If you plan to visit the market or the tavern instead, place the dice on those spaces on the player sheet.
3. Both players now reveal their dice rolls and direction choice and must continue through with their plans regardless of what happens to the other player or what they have chosen, or if a guard has been activated for that coach. See rules for *robbing a coach* below.

- ☞ If either player has triggered an effect by having reached a milestone in their *folk hero* or *scoundrel* points, this will be activated before rolling to rob the coach. See details about reputation points below.
- ☞ If both players have chosen to attack the same coach, see *rules for two attackers* below.
- ☞ If a player has chosen to visit the *tavern* or the *market*, see rules for these below.
- ☞ If both players have chosen to attack *different* coaches, both must resolve their plans fully and cannot change their mind (eg: if the other player dies, you cannot change your mind in order to win the game at this point).

4. Following the attacking phase, both players should update their money, health points and reputation points according to the outcome. If either player is dead (having reached zero health points), then victory goes to their opponent. If not, players should retreat to their hideout to lick their wounds and plan their next highway robbery. Mark one square on the round tracker, remove all four of the coach cards and deal a new set onto the map.

*When the deck of coach cards is used up, shuffle and start a new draw pile

Robbing a coach

You already have values for two dice.

Now you must roll your remaining dice: this is **two** more, giving a total of four dice. You may wish to use modifiers if you have certain items bought from the market.

To successfully rob a coach, you should attempt to exceed the targets shown on the coach card for **speed**, **wit**, and **combat** with single or combinations of dice values, plus your own modifiers for these skills which will come from special items. *The combat score represents that fact that most coaches will have a driver or other servant who will try to defend their employer.*

Assessing results:

Meeting the **speed** target is essential – if you cannot catch a coach, then you cannot rob it. But you must assign dice in order to attempt this, even if this leaves you short for wit and combat.

- ☞ If you are unable to reach the speed target, then you have failed to catch the coach. You will **lose** one folk hero point.
- ☞ You may spur your horse for a burst of **speed** and add **+1** to the die roll. However, if you do this, then you will lose one health point and must take a rest at the tavern in the following turn.

Once you have met the **speed** target, remaining dice should be used to meet the other two targets:

- If you *meet* the **wit** and/or the **combat** target: take all of the money from that coach and add it to your gamesheet.
 - If you miss both the wit and combat targets, you take none of the money.
- If you *meet* the **wit** target: gain **folk hero** reputation points equal to the amount by which you exceeded it.
 - If you *miss* the **wit** target, you lose **folk hero** points equal to the amount by which you missed it.

- If you *meet* the **combat** target, gain **scoundrel** points equal to the value by which you exceeded it.
 - If you *miss* the **combat** target, lose **health** points equal to the value by which you missed it.

Example A:

Attacking a coach with **Speed 4**, **Wit 5**, and **Combat 3**

Thomas rolls **4, 1, 5, 6**

The dice can be assigned in different ways:

Thomas could use the **6** to meet the **speed** target but cannot add extra dice values to this since the target has been met. The **combat** target can then be met with the **4**, which leaves $5+1 = 6$ to beat the **wit** target. This is an excess of **1** for combat, so Thomas gains 1 *scoundrel* point (the coachman tried to fight back so Thomas pushed him into a ditch) and 1 *folk hero* point for exceeding the wit target.

Alternatively, Thomas could instead use the **5** to meet the **speed** target. Then use $6 + 1$ to meet the **wit** target and gain 2 *folk hero* points. This again leaves **4** to meet the combat target, which is an excess of **1** for combat, so Thomas gains 1 *scoundrel* point (Thomas slashed at the coachman when he tried to interfere).

Example B:

Attacking a coach with **Speed 5**, **Wit 4**, and **Combat 4**

Sally rolls **3, 1, 2, 4**

The dice can be assigned in different ways:

Sally could use the $4+1$ to meet the **speed** target but cannot add extra dice values to this since the target has been met. The **wit** target can then be met with the $3+2$, which gives her 1 *folk hero* point. But she will lose 4 *health* points for failing to meet the combat point (the coachman had a cudgel and gave Sally a nasty whack on the head as she escaped).

Alternatively, Sally could use the $4+1$ to meet the **speed** target and then use the $3+2$ to meet the **combat** target. She still adds 1 *scoundrel* reputation point (for getting a bit rough) but has also embarrassed herself by being clumsy and loses 4 *folk hero* points.

Rules for two attackers

If both players choose the same coach, then they can proceed but roll just **one** more die each (their plans have been spoiled by the surprise at meeting their rival).

Modifiers (for weapons and other items) can be used in addition to the dice rolls.

Each player *individually* must meet the speed score (and if this is not possible for one attacker, the remaining attacker reverts to the rules for a single attacker) the remaining dice for both players can then be combined to meet the wit and combat targets.

Both players will suffer the same consequences in terms of health and reputation.

Stolen money will be split in half (rounded down, so 5 guineas gives 2 each).

Tavern

In the tavern, a player may regain health points by resting and eating a meal.

For every 1 health point recovered, the player must pay 2 guineas.

Beware: If your reputation scores are particularly high, then visiting the tavern can be risky. Someone may be looking to earn a reward for your capture. Details are given below.

Market

In the market, it is possible for a player to buy additional equipment to help them on the road.

Horses

	Cost (guineas)	Benefit
Retired pit pony	5	+2 speed*
Farm horse	10	+4 speed*
Warhorse	15	+ 6 speed*

* The speed modifier is *optional* – it may be added as and when required.

A horse may be part-exchanged for an upgrade but at a value of 1 guinea less than you bought it. So for example, if trading in a pit pony for a farm horse, you get 4 guineas towards the cost of the farm horse, which then costs 6 guineas.

Weapons

	Cost (guineas)	Benefit
Cudgel	4	Combat + 2
Dagger	6	Combat + 3
Rapier	8	Combat + 4
Pistol	10	Combat + 5
Rifle	12	Combat + 6

It is possible to carry a single-handed weapon in each hand (cudgel, dagger, rapier, pistol) and use the modifier for each. However, it is not possible to carry any other weapon if you are carrying a rifle, as this takes two hands.

In a similar way to a horse, weapons can be part-exchanged for an upgrade (again at a -1 cost)

Gear

	Cost (guineas)	Benefit
Mask	6	+2 wit
Black cloak	6	+2 wit
Riding boots	8	+ 3 wit

Unlike weapons and horses, your grubby, sweaty clothing *cannot* be part-exchanged. Nobody wants that (until you are caught and hung, when every street urchin in the crowd will fight over these souvenirs)

Food

Food can also be bought in the market. But you won't get the same deal as you would in the tavern and will have to pay 3 guineas to recover 1 health point.

If things are going badly for a player, then it is possible to spend the turn wandering around the market without spending any money at all. **But guards can still be activated in the market (see later)***

Giving (Market or Tavern)

If a player has amassed too many **scoundrel points** (see below), then they may give some of their money to the poor whilst they are in town visiting either the market or the tavern. This may help improve their reputation enough to keep **guards** away from coaches (see below)

For every **3 guineas** given to the poor, a player may convert one **scoundrel point** to a **folk hero point**.

Reputation points and scoring

There are two types of reputation points. At the end of the game, the totals on *both* of these tracks will affect your final score:

$$\text{Final score} = \text{Guineas} + \text{Folk hero points} - \text{Scoundrel points}$$

Folk hero

Despite his criminal activities Dick Turpin was widely celebrated as a hero of the common people in a similar way to Robin Hood (although there doesn't seem to be any talk of robbing the rich to give to the poor in Turpin's case). Your *folk hero* track indicates the regard you are held in by the common people. **The score on this track (or the *Scoundrel* track) cannot go below zero: that just means that nobody has even heard your name.**

In general *folk hero* points are a good thing. However, there are certain trigger points (represented by a letter) on this track that will activate a **guard**. No matter how much you are idolised by the general population, there will come a point when the landed gentry get tired of having their coaches robbed and will hire some muscle to defend their property.

Scoundrel

The more brute force you have to use to rob a coach, the more likely people will get hurt or killed. This adds to the more unpleasant side of your reputation. Again there are trigger points which activate guards on the *scoundrel*

track, but these are more frequent and dangerous than those on the folk hero track.

Guards

When a player reaches a trigger point, a guard will be recruited by one of the coaches on the road during that round and in **all** rounds after this where the trigger point is still met on the reputation track. Once a player reaches a second or third trigger point, additional guards will be activated each round. Beware, you might be unlucky enough to bump into one of these characters in the tavern or the market. They won't hesitate to attack you once you've been recognised.

Triggering guards

- ☞ Once a player reaches **5 folk hero points**, a **random guard (R)** will appear. This effect continues for every round where the player has **5+ folk hero points**. You will see a further trigger point at **10 folk hero points** which activates a **second random guard**. These may appear at the same location if someone is unlucky.
- ☞ If **two players** have reached **5 folk hero points**, then **two random guards** appear (and so on).

Activating a random guard:

After each player has chosen the coach which they wish to attack (or to visit the tavern or market), roll 1 d6 for *each* random guard.

Roll	Location of guard
1	North
2	South
3	East
4	West
5	Tavern
6	Market

If the location matches the coach that one or both players has chosen, then a guard adds **+5** to the **combat** score.

This is *in addition* to the existing combat score for that coach, so there is a significant danger of getting a beating if the roll fails to exceed this total. Two guards for the same coach gives a **+10** modifier and so on.

Guards in the tavern or market:

If you are in the tavern or market and meet a guard (hired to track you down), you must roll **1d6** and take the usual health point damage if you do not exceed the **+5** combat target for the guard once the result has been combined with your own combat modifier. Your earlier two-dice roll does not count towards this – you must roll a new die for this encounter. Two guards = **+10** etc. There is no reward to gain from beating a guard – just survival and escape.

Activating a targeted guard:

- ☞ **Once a player reaches 5 Scoundrel points, a targeted guard will appear (☞) This effect continues for every round where the player has 5+ scoundrel points. This guard will appear at the location of any coach that the player chooses to rob, or in the town if you visit the market or the tavern.**
- ☞ The effect is cumulative, so if a player reaches **10 scoundrel points** then an additional targeted guard appears.
- ☞ Similarly, if a player reaches **15 scoundrel points**, then three targeted guards appear.
- ☞ **These guards will be in addition to any random guards activated by the folk hero track(s) of either player.**

To remove dangerous scoundrel points, money can be given to the poor (see above under Tavern and Market)

Ending the game

- ☞ **The game will end at the end of 16 rounds at which point scores are totalled (final score = guineas + folk hero – scoundrel)**

- ☞ **Alternatively, the game will end immediately if a player dies. The other player must continue their turn if they have not done so and were intending to rob a coach. If they survive, then they win.**

- ☞ **A player may quit the game at any point if they feel that they are far enough ahead (they retire to live on their loot). The other player may then choose to continue playing to try and beat their opponent's score (until 16 rounds are up).**

Playing as a scoundrel

At any point during the game, a player may decide to discard notions of being a hero for the common people. Why try to be charming when you can make more money by brute force? If this is the case, then that player can choose to use the following formula to score at the end:

Final score = Guineas + Scoundrel points - Folk hero points

There is no alteration in the way that guards are triggered, so this is a dangerous – but exciting - path to take to victory.

Playing solo

This is really a head-to-head game, but we all need a bit of quiet time occasionally. So if you'd like to play solo then you need to active the AI.

Please give your AI rival a name – it makes things more personal. You will also need a piece of paper to write down the money gained by the AI each round (we hope to add a modified game sheet).

- The AI is activated in round **5**, and from then onwards, the AI gets the chance to claim the money from the **highest** value coach remaining after your turn. If there is more than one coach worth the same amount of money, then choose the one with the lowest combat score.

- Roll 2 d6. If the total *exceeds* the **combat** score for that coach, then the money is added to the AI total. If not, then the AI gains nothing that round. *There is no folk hero or scoundrel track for your rival in this version.*

You win the game if your usual total (money + folk hero points – scoundrel points) exceeds the money claimed by the AI.

Of course crime never pays, and you're bound to be caught, tried, and hung eventually. So if you'd like a guide to your success – whether you beat the AI or not - refer to the following table:

<20	Who were you again?
20-30	It would have been better to take that job with the miller
30-40	You had to live life permanently on the run, always looking over your shoulder
40-50	You lived comfortably but in hiding for several years before they found you
50-60	You managed to live in wealth and comfort for many years before they found you
60-70	You lived in freedom for years. When you were captured, there was a popular outcry.
70-80	Your public hanging draws one of the biggest crowds ever seen at the scaffold
80+	Your epic story is immortalised in songs performed for many years to come

All **artwork** borrowed for our design is Creative Commons (money sack, pistol, coach designs, parchment background).

We'd like to thank the following people for their feedback and encouragement: lerouquinmarteau, Threemegisto, Kikwik, Theo Peters, Louise Watch, Karl Hanf and the brilliant Frank (Wildcard six) to whom we're incredibly grateful for his ongoing support since we first crossed paths in the 4th R&R contest.

We love these contests on BGG and the amazing and kind people who (a) share their creative output so generously for others to play and (b) spend time playtesting and commenting on games by other teams – we're here to learn so this is invaluable and we've learnt so much from you guys. The best people are on BGG!

Alias:

Health

- | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|---|---|---|---|---|---|---|---|----|----|----|

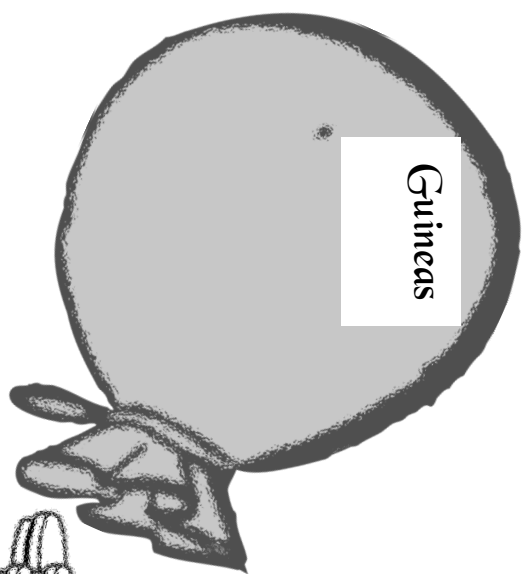
Folk Hero

- | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| R | R | R | R | R | R | R | R | R | R | R | R |
|---|---|---|---|---|---|---|---|---|---|---|---|

Scoundrel

- | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| S | S | S | S | S | S | S | S | S | S | S | S |
|---|---|---|---|---|---|---|---|---|---|---|---|

Guineas



Glens

Mod

Tavern

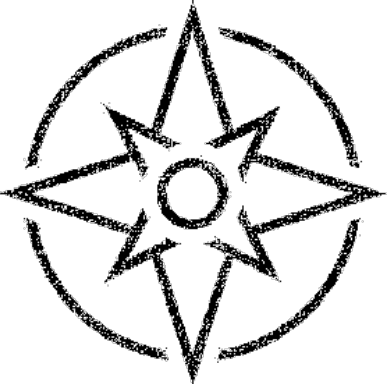
Market

West

North

South

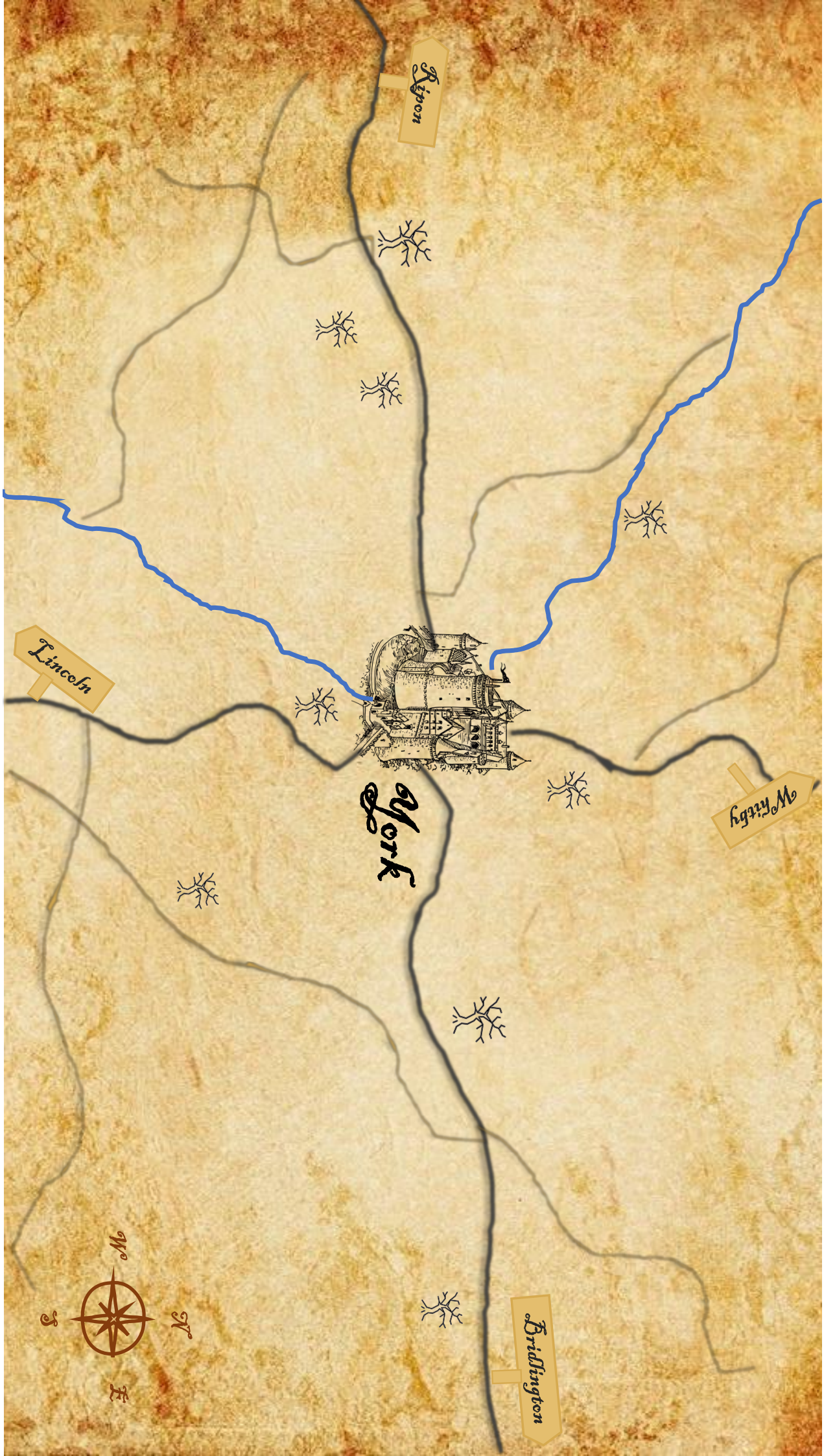
East



Round Tracker

- | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|

AG



Lipon

Lincoln

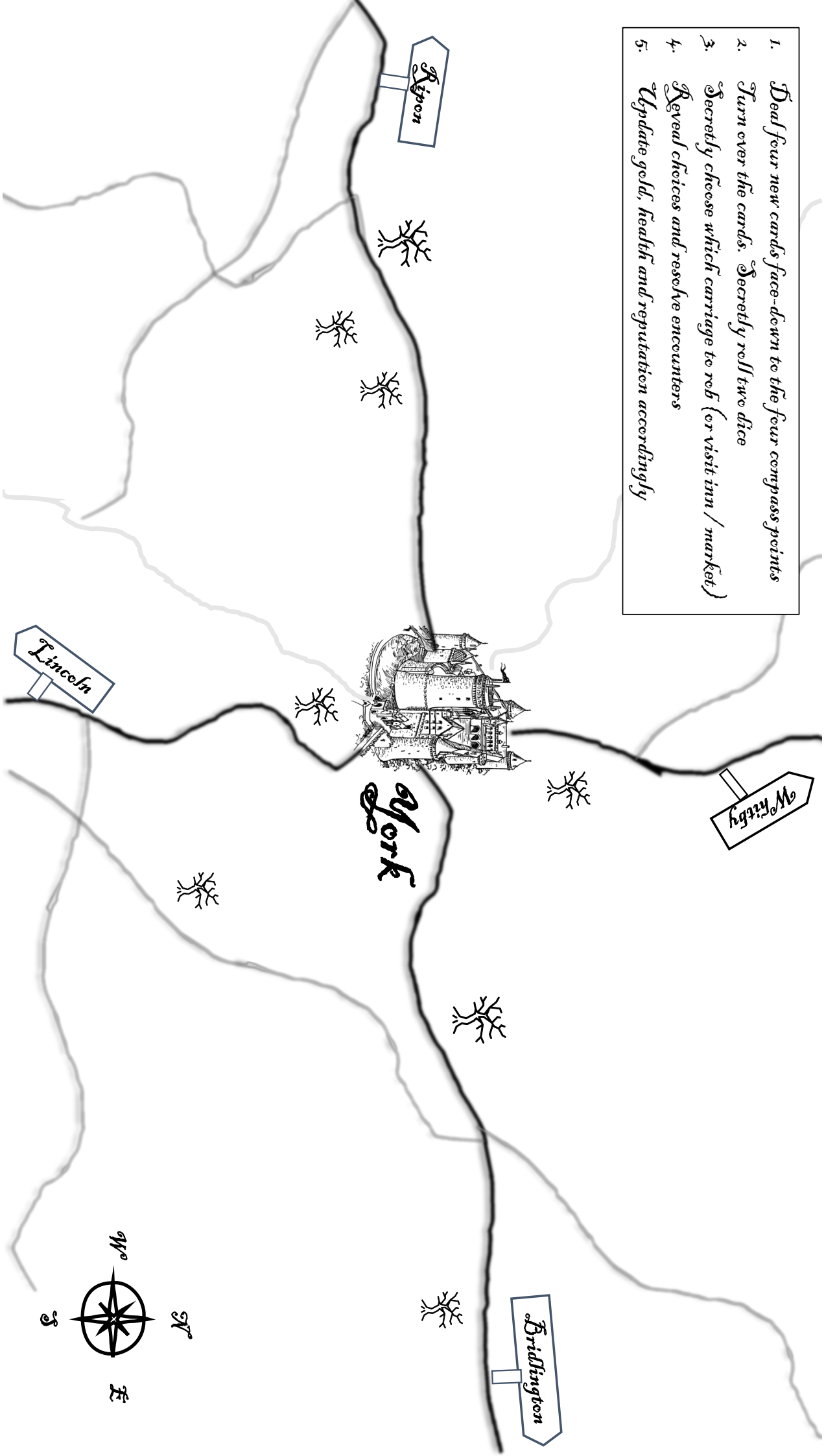
Whitby

Bridlington

York



1. Deal four new cards face-down to the four compass points
2. Turn over the cards. Secretly roll two dice
3. Secretly choose which carriage to rob (or visit inn / market)
4. Reveal choices and resolve encounters
5. Update gold, health and reputation accordingly



Your money



or your life!

A game of risk and reward for 2 dishonest rogues
20 - 30 minutes

Your Money or Your Life!

Quick rules reference

Speed target

- ☞ Target success – use remaining dice vs wit & combat targets
- ☞ Target failure – lose one **folk hero** point
- ☞ Burst of speed (+1) – lose one **health** point & rest at tavern next turn

Wit target

- ☞ Target success – gain **folk hero** points equal to the amount by which you exceeded it
- ☞ Target failure – lose **folk hero** points equal to the amount by which you missed it

Combat target

- ☞ Target success – gain **scoundrel** points equal to the amount by which you exceeded it
- ☞ Target failure – lose **health** points equal to the amount by which you missed it

Wit & Combat

- ☞ One or both target success – take all the money (guineas) and add it to your player sheet
- ☞ Both targets missed – take none of the money

Two attackers on one coach

- ☞ Both roll **one** more die, modifiers can be used
- ☞ Individuals must meet **speed** target
- ☞ Players can combine for wit & combat
- ☞ Both players apply **health, folk hero, scoundrel** effects
- ☞ Split money in half, rounding down

Tavern

Regain health points (2 guineas restores 1 health point)

Market

- ☞ Food can be bought (3 guineas restores 1 health point)

	Cost (guineas)	Benefit
Retired pit pony	5	+ 2 speed
Farm horse	10	+ 4 speed
War horse	15	+ 6 speed
To upgrade horse: earn cost -1 guinea		

	Cost (guineas)	Benefit
Cudgel	4	+ 2 combat
Dagger	6	+ 3 combat
Rapier	8	+ 4 combat
Pistol	10	+5 combat
Rifle	12	+6 combat
To upgrade weapon: earn cost -1 guinea		
You can carry two weapons (except with rifle)		

	Cost (guineas)	Benefit
Mask	6	+ 2 wit
Black cloak	6	+ 2 wit
Riding boots	8	+ 3 wit

Giving




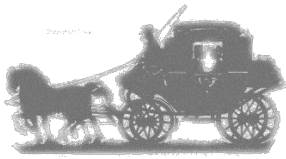
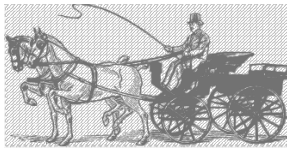
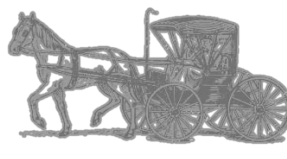



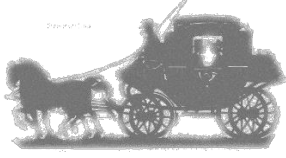
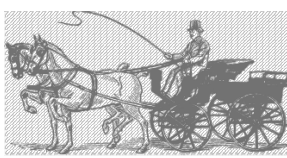




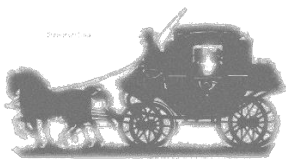


- ☞ 3 guineas converts one scoundrel point to a folk hero point




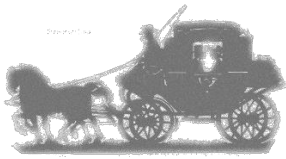
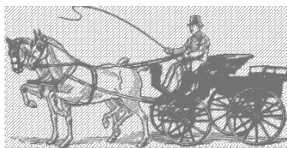




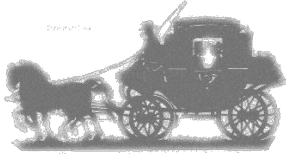





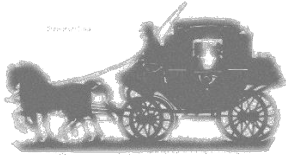
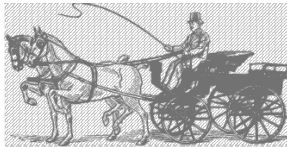

Guards


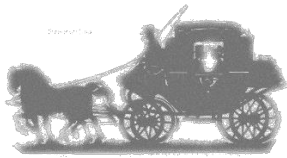
- ☞ Each guard adds **+5** to combat
- ☞ +1 **random** guard at 5 point intervals on **folk hero** track – roll 1d6 for each guard.


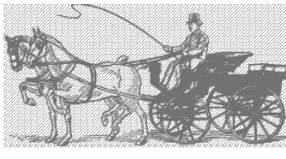
Roll	Guard location
1	North
2	South
3	East
4	West
5	Tavern
6	Market



- ☞ +1 **targeted** guard at 5 point intervals on **scoundrel** track – appears at the location that player chooses to rob


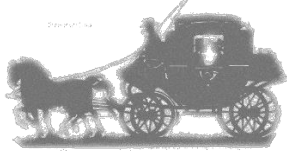
Sir Wilfred and his mistress		 3	A cotton merchant		 2	Lady Plum and her groom		 1
								
Combat	6		Combat	5		Combat	3	
Wit	5		Wit	4		Wit	5	
Speed	4		Speed	5		Speed	4	
The Earl of Trumpton		 2	A grain merchant		 6	Squire Hancock		 10
								
Combat	4		Combat	6		Combat	7	
Wit	5		Wit	7		Wit	8	
Speed	5		Speed	6		Speed	9	
Baroness Johnson		 2	Lord and Lady Green's gamekeeper		 7	A silk merchant		 1
								
Combat	5		Combat	7		Combat	5	
Wit	4		Wit	7		Wit	4	
Speed	5		Speed	6		Speed	3	


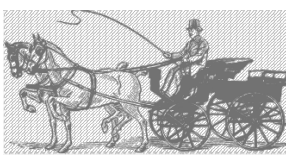
Graphite delivery		 5	A livestock merchant		 4	Prince Vladimir		 8
								
Combat	5		Combat	5		Combat	8	
Wit	6		Wit	5		Wit	8	
Speed	6		Speed	6		Speed	8	
Government advisors		 2	A town official		 8	Schoolmistress Dahlia		 10
								
Combat	4		Combat	8		Combat	9	
Wit	5		Wit	7		Wit	8	
Speed	6		Speed	8		Speed	8	
The Earl of Ripon		 3	A wealthy trader		 7	Captain Farrell		 6
								
Combat	6		Combat	5		Combat	8	
Wit	5		Wit	8		Wit	6	
Speed	6		Speed	7		Speed	7	



Postal carriage		 8
		
Combat	8	
Wit	6	
Speed	7	


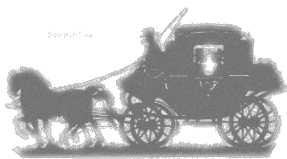
A land surveyor		 8
		
Combat	3 + roll d6	
Wit	8	
Speed	9	



A wealthy landowner		 7
		
Combat	3 + roll d6	
Wit	5	
Speed	7	



Tax officials		 10
		
Combat	3 + roll d6	
Wit	3 + roll d6	
Speed	9	

A mine owner		 3
		
Combat	5	
Wit	6	
Speed	4	

A lawyer		 4
		
Combat	3	
Wit	5 + roll d6	
Speed	5	

The Bishop of York		 6
		
Combat	3	
Wit	8	
Speed	7	

Lord and Lady Heath		 8
		
Combat	4 + roll d6	
Wit	7	
Speed	8	

An accountant		 4
		
Combat	3	
Wit	6	
Speed	3 + roll d6	