

Insider Fruit Trading

[Version 0.105](#)

Buy low; sell high!

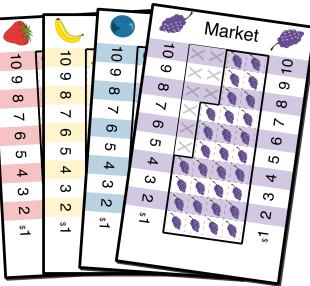
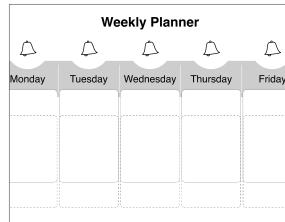
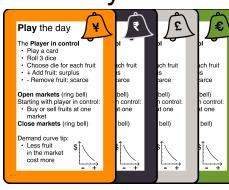
Have you ever experienced surge pricing? What would you do if you knew higher prices were coming? Could you make money? How about when prices drop?

Welcome to the cutthroat farmer's market where fruit shortages send prices sky high. Where you are a fruit speculator who had a tip bananas were going to be scarce so you stocked up. Now you can sell them for a juicy profit. With a hand full of Insider Information, see if you can make more money than anyone else.

Objective

Make the most money using supply-side inside information to buy low and sell high.

Components

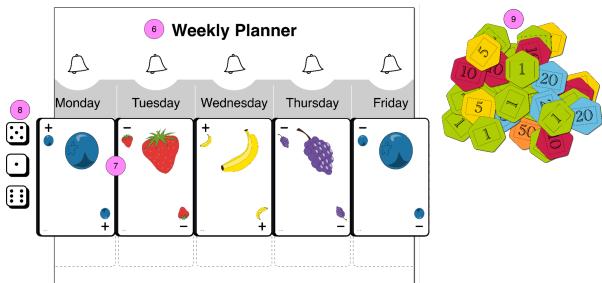
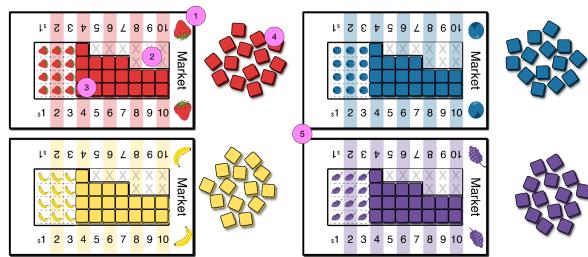
 <p>4 Fruit Markets for the fruit cubes to fill up</p> <p>40 strawberry fruit cubes 40 banana fruit cubes 40 blueberry fruit cubes 40 grape fruit cubes</p>  <p>24 Double Fruit Insider Information cards for players to keep hidden</p>	 <p>4 Multiplier Insider Information cards for players to make big moves</p>  <p>20 Single Fruit Insider Information cards that all players get to see at the beginning of the week</p>  <p>1 Weekly planner board for the Single Fruit to show the timeline</p>	 <p>11 turn order tokens; including a First Player token</p>  <p>4 Player aids</p>  <p>3 dice</p>  <p>A pile of money</p>
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Game Setup

Setup cards

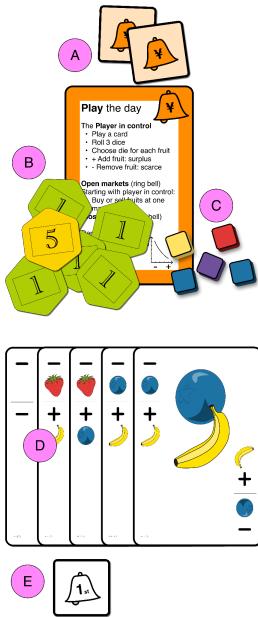
<p>The image shows four cards. On the left is a 'INSIDER FRUIT TRADING' card with a graph icon. Next to it are three cards labeled 1, 2, and 3. Card 1 shows a strawberry with a plus sign above it and a minus sign below it. Card 2 shows a banana and a grape with a plus sign above them and a minus sign below them. Card 3 shows a blueberry with a plus sign above it and a minus sign below it.</p>	<p>Separate the Insider Information cards</p> <ol style="list-style-type: none"> 1. Shuffle the 20 Single Fruit cards into one deck. 2. Shuffle the 24 Double Fruit cards into another deck. 3. Separate 5 Multiplier cards into a 3rd deck.
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Setup Markets



1. Place the strawberry market in the middle of the table with the #10 on the bottom right.
2. For your first game, use the side of the markets with the X marks inside the market.
3. Cover the strawberry icons inside the well from columns 4-10; leave columns 1-3 empty.
4. Place the remaining strawberry cubes to the side. Optional: use a cup
5. Repeat steps 1-5 for banana, blueberry, and grape.
6. Place the Weekly Planner next to the markets.
7. Deal the deck of Single Fruit cards face down onto the 5 days of the week. 1 card per play for each day.
 - o Flip over the top card of each day.
8. Place the dice near the Monday side of the Weekly Planner.
9. Place the money in a pile in the middle of the table to form a bank.

Setup Players



Give each player:

- A. Player aid card and 2 bell tokens matching the player's color
- B. \$10 (any denominations)
- C. 5 fruit cubes
 - o 1 random fruit [each player should have a different fruit]
 - o 1 of each type of fruit [1 strawberry, 1 blueberry, 1 grape and 1 banana]
- D. 5 Insider Information cards (keep secret)
 - o 1 Multiplier (++ / --) Insider Information card
 - o 4 Double Fruit Insider Information cards from the shuffled deck of Double Fruit cards.
- E. Give the player who ate fruit most recently the First Player token.

Discard the remaining decks of Double and Single Fruit Insider Information cards in the box. They won't be used anymore.

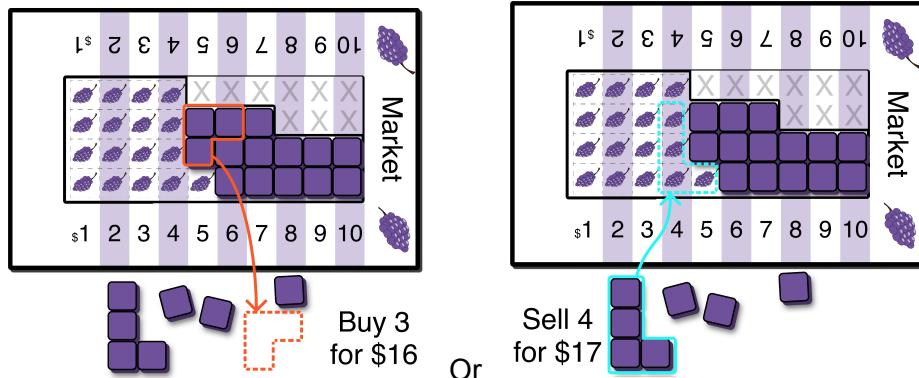
Core concepts

Insider Fruit Trading centers around four shared fruit markets in which prices are driven by the supply of that fruit. When adding to the market, fill up the most expensive columns first. When removing, take from the cheapest columns first.

Buy or sell at a market

As players buy fruit, prices get higher; when they sell fruit, prices get cheaper. While you may sell (or buy) as many fruit cubes as you want, each cube is priced separately. So if you bought more than 4 at a time, you will be paying more for some of them.

A grape example



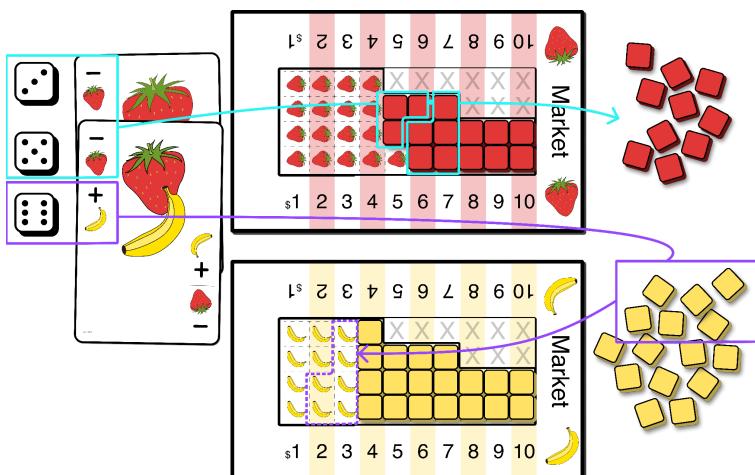
When presented with this grape market, you have the option to buy more fruit or sell the ones that you already have. If you bought 3 grapes, the first 2 would cost you \$5 each, but the third would cost \$6 for a total of \$16. If you sold 4 grapes, the first would sell for \$5, but the rest would sell for \$4 for a total profit of \$17.

Hand of Insider Information

Your hand cards will only have Double Fruit (and 1 Multiplier) Insider Information cards. They represent the secret material non-public information that only you know. Your fruit holdings and cash are public. Your entire hand of cards gets played as market manipulations by the end of the game. When you manipulate the market, you always play a Double Fruit (or Multiplier) card on top of an existing Single Fruit card and roll 3 dice.

Playing a Double Fruit Insider Information card

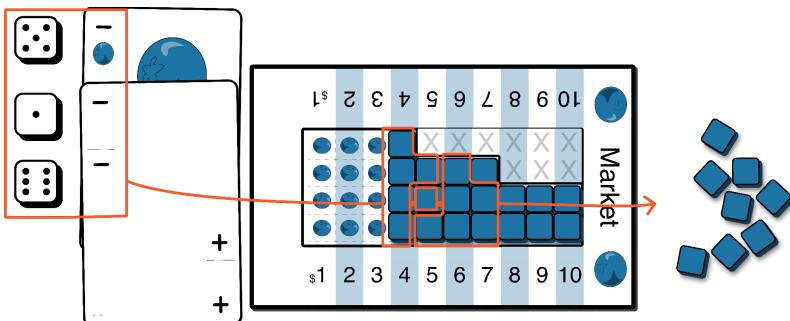
When you play a “- strawberry + banana” Double Fruit card on top of an existing “- strawberry” Single Fruit card, you remove strawberries and add bananas from the markets. Roll the dice to see how many get moved. You choose which die gets applied to which fruit. Each fruit gets one die.



For example: You rolled a 5, 3 and 6. Then you placed the 3 with the “-” strawberry, which would cause 3 strawberries to be removed from its market. Next you placed the 5 with the other “-” strawberry, which would cause 5 more strawberries to be removed from its market. A total of 8 strawberries are removed. The last die, the 6 gets placed with the “+” bananas, which would cause 6 bananas to get added to its market.

Playing the multiplier ++ / --

The multiplier card is also in your hand of Insider Information and is played on top of a single fruit card. The Single Fruit card's fruit is the only market affected. Declare if it is the ++ or the -- side of the card before you roll. Roll all 3 dice. Apply each die to one + or - symbol on the left of the two stacked cards. All 3 dice are applied to the Single Fruit card's market.



- In the above example, the player would apply each die to a - symbol, resulting in removing a total of 12 blueberries from the market.
- **No other market is affected.**

Supply and Demand

Insider Information tells you about the changing supply of fruit.

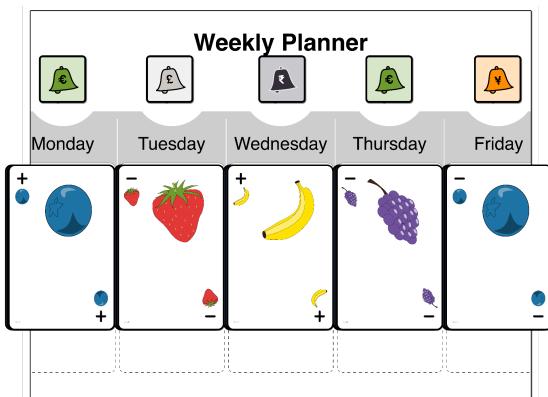
- “-” removes from the market supply, creating a **shortage**
 - After you play it, that fruit will **buy / sell for more**.
- “+” adds fruit to the market supply, creating a **surplus**
 - After you play it, that fruit will **buy / sell for less**.

Play

Overview

The game will play across 3-4 weeks of play, with 5 days per week. Each week is organized into two phases: plan and play. To plan, players take turns choosing days to control until all days have been reserved. Then, players progress through the week one day at a time, manipulating the market and buying or selling fruit.

Plan the week



Starting with the player with the First Player token:

- Reserve a day to control
 - Place your colored bell above that day on the bell outline.
 - Peek at the top face down card of that day. Look at it and put it back. It will be revealed to everyone at the start of the next week. You can peek at it again if you forget what it says.
 - The player to your left selects an unclaimed day to control.
 - Continue until everyone has reserved a day.
- If there are still unreserved days, players select them in reverse order starting with the last player.

Play the day

The image shows a weekly planner and a market manipulation diagram. The weekly planner at the top has five days: Monday, Tuesday, Wednesday, Thursday, and Friday. Each day has a bell icon above it and a single fruit card below it. The single fruit cards show various fruits with '+' or '-' signs and numbers (e.g., +3, -1, +1). To the left of the weekly planner is a smartphone displaying an Insider Information card with three actions (A, B, C) and a die roll of 2. Below the weekly planner is a market manipulation diagram. It features two 10x10 grids labeled 'Market' with columns numbered \$1 to \$10 and rows numbered 1 to 10. Blue cubes are placed on specific grid intersections. A red dashed box highlights a cluster of blue cubes at (\$1, 4), (\$2, 4), (\$3, 4), (\$4, 4), (\$5, 4), (\$6, 4), (\$7, 4), (\$8, 4), (\$9, 4), and (\$10, 4). A red box highlights a cluster of blue cubes at (\$1, 5), (\$2, 5), (\$3, 5), (\$4, 5), (\$5, 5), (\$6, 5), (\$7, 5), (\$8, 5), (\$9, 5), and (\$10, 5). A purple box highlights a cluster of blue cubes at (\$1, 3), (\$2, 3), (\$3, 3), (\$4, 3), (\$5, 3), (\$6, 3), (\$7, 3), (\$8, 3), (\$9, 3), and (\$10, 3). Arrows point from these highlighted clusters to a central pile of yellow cubes. A green player marker is shown near the top of the first column.

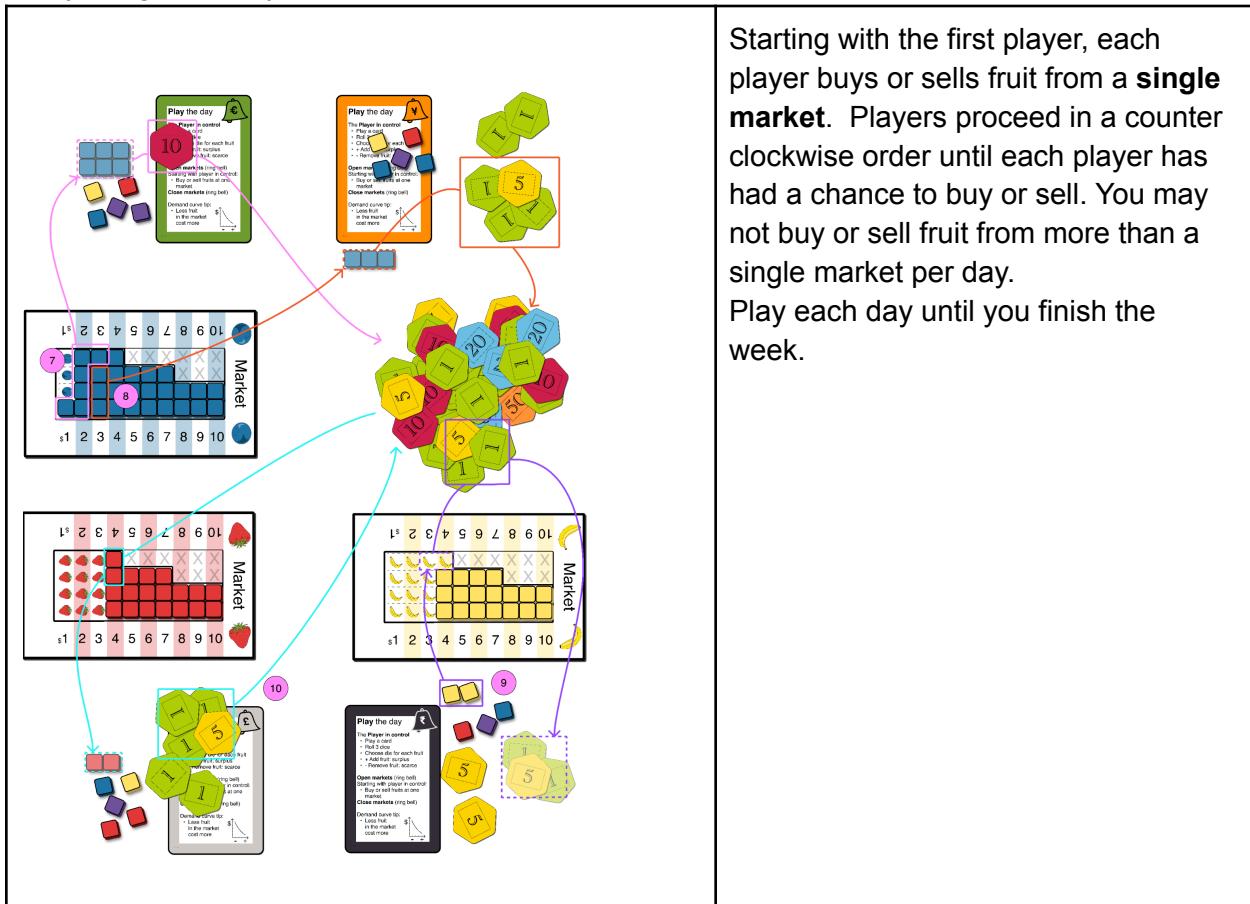
Manipulate the market

1. Starting on Monday, find the player in control. They will manipulate the markets.
2. The player places an Insider Information card from their hand on top of the Single Fruit card on the day they control. (Do not cover the Single Fruit card's direction and fruit symbols in the upper left corner.)
3. Roll all 3 dice.
 - Choose which fruit to apply each die to.
 - + Add or - remove an amount of fruit cubes determined by the number shown on the die from the market that corresponds to the fruit shown on the cards.

In this example, the green player places the 4 and 5 die on + blueberry actions (see A, B) and 2 die on - bananas (see C). 9 blueberries are added to the blueberry market. This reduces the price of blueberries to \$1. It also removes 1 banana which would allow you to sell bananas at a higher price.

Open the markets

Everyone gets to buy or sell.



Starting with the first player, each player buys or sells fruit from a **single market**. Players proceed in a counter clockwise order until each player has had a chance to buy or sell. You may not buy or sell fruit from more than a single market per day.

Play each day until you finish the week.

Then the next day is played.

End the week:

- Discard the used Insider Information.
- Flip over the top card of every day on the Weekly Planner..
- Return all bells to their players.
- Pass the First Player token to the left. That person will start off planning the new week.

End of game

The game ends after everyone has taken a turn as the first player. By the end everyone runs out of Insider Information. Those that have extra fruit can sell them using Friday's turn order.

Scoring

The player with the most money at the end of the game wins.

In the event of a tie, share the fruits of your labor.

Extra slices

Fruit blockers

Shape the supply curve by positioning different fruit blockers before the start of the game. Fruit blockers change the number of fruit that fit per price point in the market. For your first time using the Fruit Blockers, the staircase shaped blocker described in the setup instructions is recommended. Remove the fruit cubes from the markets and place the fruit blocker with its thicker part on the \$10 as seen below. This results in 2 fruit slots available at \$10-8 each, 3 fruit slots available at \$7-5 each and 4 fruit slots available at \$1-4. Fill in fruit cubes up to and including \$4 fruit.

Sum and Cumulation chart

For the staircase configuration there is a trick we can use with sums and cumulative sums to make the math a bit easier. Use this chart to make those computations.

Price per fruit	1	2	3	4	5	6	7	8	9	10
Fruit per column	4	4	4	4	3	3	3	2	2	2
\$ Sum per column	4	8	12	16	15	18	21	16	18	20
\$ Cumulative sums	4	12	24	40	55	73	94	110	128	148

- If you need to buy or sell a whole column of fruit: use the “sum per column” values.
- If you are buying or selling from more than one column: use the “Cumulative sums” values:
 - Subtract the value found in the highest price column you are buying/selling from from 1 column below the lowest price column that you are buying/selling from.
 - For examples:
 - If I wanted to buy all the full column fruit priced from 4-7, then subtract 94 from 24; the 13 fruit would cost \$70.
 - If I wanted to sell all the full column fruit priced from 9-5, then subtract 128 from 40; the 13 fruit would make \$88

x4 fruit tokens

If you run out of fruit use these x4 fruit tokens. The best place to use them is in the markets. This makes the cubes available for players to buy and sell, as well as add and remove during manipulation.