

RULEBOOK

English

Harbour of Fortune

BUILD YOUR LEGACY AND SHAPE THE FUTURE OF
NEW AMSTERDAM





Welcome to Harbour of Fortune, set in 1653 New Amsterdam, the early days of New York City, where four powerful families compete for dominance in a city on the rise. As the head of one of these noble households, you must secure wealth, expand your estate, and outmaneuver your rivals in a battle of business, politics, and prestige. But fortune is fickle, disasters, scandals, and ruthless competition could turn the tide at any moment. Do you have the foresight to weather the storm and leave behind a lasting legacy?

New Amsterdam has just received its city rights, making it the largest Dutch settlement in North America. On the shores of the New World, ships arrive laden with goods from Europe, while merchants, craftsmen, and noble families compete for influence. The scent of fresh timber lingers in the air as new homes rise along the canals, but beneath the promise of prosperity lies the constant struggle for power financial ruin, political scandals, and the ever-present risks of colonial life.

Lead Your Household – Expand your family through hiring and marriages to cement your place among the city's elite.

Master the Economy – Manage businesses, properties, and investments to secure your fortune.

Claim Political Power – Become Director-General to gain privileges and shape the city's future.

Survive the Chaos – Sickness, scandals, and unexpected disasters threaten your ambitions.

Shape the City – Construct homes along cobblestone streets and canals to leave a lasting mark.

Will your family rise to prominence, or will fate unravel your ambitions? The city awaits, fortune favors the bold!

COMPONENTS

Before you embark on your journey, familiarize yourself with the key components of the game.

Game Board & Tokens

- 1 x Game Board – Displays the harbor, districts, and Wild Cards
- 4 x Starts with a ship at sea, carrying resources for house construction.
- 4 x 6 Houses (6 per player) – Representing homes built in your family's district.
- 1 x Dice – Used for movement, income, and special effects.
- 1 x Director-General Hat – A symbol of political power in New Amsterdam.
- Money Tokens – Used for transactions, hiring, and building.

Playing Cards

Each player has their own deck of 54 cards.

Each deck is color-coded by family and consisting of:

- 8 Kings and Queens – Representing family and household members with unique roles.
- 4 Jack Cards – Employees or distant relatives with special abilities.
- 2 Jokers – that provide special effects.
- 20 Black Numbered Cards – Representing disasters that can affect households.
- 20 Red Numbered Cards – Used to neutralize disasters.

Special Cards

10 Wild Cards – Provide unique game-changing effects when drawn.

13+
YEARS

2-4
PLAYERS

45-135
MINUTES

GAME SETUP

Determining the Number of Rounds

Before the game begins, players must decide how many rounds they will play. The number of rounds determines the length of the game and the overall intensity of the experience. We recommend the following options:

Suggested Round Counts (depending on the number of players)

8 Rounds: approx. 45-75 minutes

10 Rounds: approx. 60-115 minutes

12 Rounds: approx. 70-135 minutes

Prepare the Game Table

Place the game board in the center of the table.

Each player selects a family (Gold, Blue, Red, or Purple) and takes:

- Their 54-card deck (the back design of the cards shows the color)
- Their ship token, placing it at sea (ships start outside the harbor).
- Their 6 house tokens, keeping them in their personal supply.

Assign Initial Household Members

Each player takes the 8 court cards, Kings and Queens from their deck and places them face up on the table. These are their active family members.

COMPONENTS - THEIR CAPABILITIES AND RULES

The Ship

"Each family starts with a ship at sea, carrying resources for house construction.

- The ship must arrive at the harbor before resources can be used for the construction of the houses, 5 spaces to move.
- Roll the dice to move the ship (see roll the dice, first phase of the game)
- Pay 500 when reaching the harbor for docking taxes. If you cannot pay this you have to wait to enter the harbor.
- First ship to reach the harbor gains an 800 bonus from the General Bank
- Disasters like Pirate Raid (Black 3) can push your ship back if it's at sea or drain funds if docked, plan accordingly.
- Once in harbor, the ship stays there.

Active and inactive cards

A household member can only perform their role or count toward your household size when active (face-up). The *Sickness* card (Black 4) turns a member inactive (face-down), halting their abilities until neutralized with a Red card, payment to the General Bank, or the Housekeeper's healing (see "Black Numbered Cards").



The 4 Jack cards remain inactive, face down at the start. They can be hired later by reaching specific capital milestones.

Distribute Starting Money

Each player starts with 8,000 money from the General Bank.

Set Up the General Bank

Place the remaining money tokens aside as the General Bank.

Place the Director-General Hat at the General Bank until a player claims the Director-General role.

Prepare the Draw Pile

Each player shuffles their remaining 42 cards and place them face down as their draw pile.

Each player draws 8 cards from their deck to form their starting hand. Keep the cards closed for your opponent.

Each player rolls the dice once. The highest roll takes the first turn, with play proceeding clockwise around the table. Re-roll ties as needed.



The court cards

The 8 active (face up) court cards are your household members by start:



FATHER – only one who collect business income when active



OLDEST SON – to get married only when active



YOUNGEST SON – to get married only when active



BUTLER – only one who can build houses when active



MOHTER – only one who can arrange marriages when active



OLDEST DAUGHTER – to get married when active



YOUNGEST DAUGHTER – to get married when active



HOUSEKEEPER – only one who prevent sickness of one of the household members. once per round.

The 4 Jacks

You hire a Jack during the second phase of your turn when your total capital (money on hand) reaches 8500, 9000, 9500, or 10000, paying 200 to the General Bank. Choose which Jack to add to your active household (face-up), they remain active unless struck by the disaster Sickness. Once hired and active, use their abilities immediately for 100 per turn, paid to the General Bank. Jacks stay yours even if your capital drops later, but you can't re-hire at the same milestone twice, aim higher for the next! The Wild Card Add a Jack for Free bypasses both the milestone and cost, letting you hire anytime.



THE CAPTAIN - Steer your ship with expert precision. When active, increases your ship's movement by +1 space each dice roll in the first phase. Hire him to speed your journey to the harbor and secure resources faster.



THE BUILDER - Raise your estate with unmatched skill. When active and the Butler (King of Clubs) is also active, build one extra house in your district per turn (up to your maximum of 6). Double your construction pace, if resources allow.



THE TRADER - Turn the market to your favor. When active, trade one card from your hand (Black or Red, chosen by you) with one random card from an opponent's hand (without looking). Swap wisely to gain an edge or offload trouble.



THE SPY - Uncover your rivals' plans. When active, look at one opponent's hand each turn. Use their secrets to outmaneuver them, knowledge is power in New Amsterdam.

Black (spades and clubs) numbered cards - Disasters cards

In Harbour of Fortune, Black numbered cards (Spades Ace-10 and Clubs Ace-10) represent disasters that can strike your opponents' households, ships, or fortunes. During the second phase of your turn, you may play one Black card on each opponent from your hand. When a disaster is dealt, the affected player can attempt to neutralize it immediately with a Red numbered card of equal or higher value (unless otherwise noted). If not neutralized right away, some disasters linger into future rounds, requiring money paid to the General Bank or a Red card to resolve, check each card's details below. Used Black and Red cards are discarded to the General Bank for safekeeping, no longer part of the gameent.

The Black Ace 1 Misfortune

A stroke of bad luck costs you dearly.
 - The victim rolls the dice immediately and pays the result \times 100 (e.g., roll 4 = 400) to the player who dealt this card.
 - Neutralization: Not possible, pay up!

Number 2 Business Fallure

A bad deal wipes out your profits. No business profit, Father becomes inactive, until resolved.
 - Immediate Neutralization: Red 2 or higher.
 - Next Round(s): Pay 200 to the General Bank or use a Red 2 or higher.

Number 3 Pirate Rald

Pirates strike your trade route! If your ship is at sea, it moves back 1 space; if in harbor, you lose 400 to the General Bank.
 - Immediate Neutralization: Red 3 or higher.
 - Next Round(s): Pay 500 to the General Bank or use a Red 3 or higher.

Number 4 Sickness

Illness weakens your household. One household member (chosen by the dealer) becomes inactive and cannot perform their role (e.g., no marriages, no business profit, reduced household income). The Housekeeper (Queen of Spades) cannot fall sick, as she's the healer.
 - Immediate Neutralization: Red 4 or higher.
 - Special Option: Once per round, use the Housekeeper and pay 400 to the General Bank to heal the sick member.
 - Next Round(s): Pay 500 to the General Bank or use a Red 4 or higher.

Number 5 Divorce

A married couple splits; the daughter returns to her birth family as an active member, reducing your household size.



- Immediate Neutralization: Red 5 or higher.
 - Next Round(s): No neutralization possible, arrange a new marriage to recover.

Number 6 Bribe Demand

A shady official shakes you down. Pay 500 to the player who dealt this card.
 - Immediate Neutralization: Red 6 or higher.
 - No further resolution, pay or neutralize immediately.

Number 7 Theft

Thieves raid your coffers. Lose 1200 to the General Bank.
 - Immediate Neutralization: Red 7 or higher.
 - No further resolution, pay or neutralize immediately.

Number 8 Storm Damage

A storm ravages your property. One house is damaged (place it sideways); no rent income from it until repaired.
 - Immediate Neutralization: Red 8 or higher.
 - Next Round(s): Pay 600 to the General Bank or use a Red 8 or higher.

Number 9 Infestation

Termites invade your home. One house is infested (place it sideways); no rent income from it until cleaned.
 - Immediate Neutralization: Red 9 or higher.
 - Next Round(s): Pay 600 to the General Bank or use a Red 9 or higher.

Number 10 House Fire

Flames destroy your estate. One house burns down (return it to your inventory); no rent income until rebuilt.
 - Immediate Neutralization: Red 10.
 - Next Round(s): Pay 1500 to the General Bank to rebuild or use a Red 10.

Red (diamonds and hearts) Numbered Cards - Neutralizers

Harbour of Fortune, Red numbered cards (**Hearts 2-10 and Diamonds 2-10**) are your shield against the chaos of Black disaster cards. Play them at any moment during your turn or when targeted by an opponent's disaster in their second phase. Play a Red card equal to or higher than the disaster's number (e.g., a Red 4 counters a Black 4 Sickness). Some disasters have unique rules, so check their details in the "Black Numbered Cards - Disasters" section. Once played, Red cards are discarded to the General Bank, removed from the game alongside the disaster they neutralize.

Red ACES - The Great Investment This mechanic is best suited for games with 3 or 4 players.

- A player plays a Red Ace (diamonds or hearts) to initiate "The Great Investment," paying a 100 administration fee to the General Bank to organize the venture.
- After paying the fee, the initiator invites other players to invest any amount they choose (minimum 100, max. 600 if they participate) or decline. The initiator does not invest.
- The initiator collects all investments and add it to his personal capital.
- The investment needs at least 600 total for the opportunity to proceed.
- If the total is less than 600, the event is canceled, and all investments are returned immediately. The initiator does not recover their 100 fee.
- If the total meets or exceeds 600, the initiator keeps the collected money as extra profit (capped at 800; any excess goes to the General Bank as taxes), and the opportunity proceeds to the Profit Phase.

Profit Phase: Each investing player rolls the die to determine their profit from their own investment:

1 or 2: The investment fails, the investor receives nothing.

3 or 4: The investor receives 150% (1.5x) of their contributed amount from the General Bank.

5 or 6: The investor receives 200% (2x) of their contributed amount from the General Bank.



Jokers - Wild Forces

Red Joker - Salvation A timely reprieve spares you from ruin. Neutralize one disaster of your choice immediately when played, regardless of its number or type, even those normally immune to neutralization. Discards both the disaster and the Red Joker.

Black Joker - Saboteur's Wrath Unleash chaos on your rivals' estates. Pay 500 to the General Bank to activate. Storm in town, opponents' houses suffer Storm Damage; each player places one (undamaged) house sideways, losing its rent income until repaired (700 or Red 8+). If an opponent has no undamaged houses, this has no effect on them.

Notes:

- The Red Joker can be played instantly when a Black card targets you, before its effect resolves, or later to end a lingering disaster (e.g., Business Failure).
- The Black Joker's cost must be paid when played; if you can't afford 500, you cannot use it. Once played, discard the Joker to the General Bank, removing it from the game.



Wild Cards - Game Changers

In the unpredictable streets and harbors of New Amsterdam, Wild Cards represent rare opportunities or strokes of fortune that can turn the tide for your family. Draw a Wild Card whenever you **roll a 4** on the dice during the first phase of your turn, take it into your hand and keep it secret. There's no limit to how many Wild Cards you can hold, and you may play them at any moment during your turn to unleash their powerful effects. After use, return the Wild Card to the bottom of the pile (except the Jack for Free card), ready for another player to claim. With only 10 Wild Cards in play, timing is everything, will you seize the moment or let fate slip away?

Become Director-General Claim leadership without a roll. Take the Director-General Hat immediately, gaining its benefits (tax collection, extra house-building). No dice roll required, usurp the current holder, if any.

Build or Repair for Free Construct or mend without cost. Build one house in your district or repair one damaged house (e.g., from Storm Damage or Infestation) for free, no 1500 building cost or repair fee needed. The Butler must still be active to build. Requires docked ship.

Add a Jack for Free Expand your household effortlessly. Hire one Jack (Captain, Builder, Trader, or Spy) to your household without paying the 200 cost or meeting a capital milestone. Play this anytime during your turn, adding the Jack to your active household immediately. You can use their ability this turn if you pay the 100 activation fee.

Hero Bonus Earn fame and fortune. Gain 500 from the General Bank as a reward for a heroic deed that bolsters your reputation in the city.

Roll Twice Bend luck to your favor. Roll the dice twice during your first phase and choose the higher result for all effects (ship movement, business profit, Invest profit, Wild Card draw, or Director-General chance).

Notes:

- Wild Cards are drawn only on a natural roll of 4 (not by other effects, like Roll Twice).





The Director-General Title - Ruler of New Amsterdam

In Harbour of Fortune, the Director-General title crowns you as the political master of New Amsterdam, a position of prestige and power marked by the Director-General Hat. Only one player can hold the hat at a time, and its benefits last until another claims it, making it a prize worth fighting for in this colonial crucible.

Claiming the Title: Become Director-General in two ways:

- 1. Dice Roll:** In the first phase, roll a 6 naturally on the dice. Take the hat immediately, even if another player holds it, they lose it without compensation.
- 2. Wild Card:** Play the Become Director-General Wild Card (2 in the pile) anytime during your turn to claim the hat instantly, overriding the current holder. No roll required.

Benefits: While you wear the Director-General Hat:

Tax Benefits: In the first phase of your turn, collect 100 money from each opponent as a "tax" for your leadership, whether they pay willingly or not! Add this to your capital before resolving other actions.

Building Advantage: In the second phase, build up to two houses per turn (instead of one), provided your Butler (King of Clubs) is active and your ship is docked with resources available. Pay the standard 1500 per house.

Losing the Title: The hat passes to another player if they roll a 6 or play the Wild Card, your reign ends, and benefits cease immediately. There's no limit to reclaiming it; seize it back when fortune allows.

Tax collection happens each turn you hold the hat, even if opponents lack funds, they owe you later when they can pay.

The building advantage stacks with the Builder (Jack of Clubs), allowing up to three houses per turn if both are active, a rare feat of colonial dominance.

HOW TO PLAY THE GAME

Set sail for New Amsterdam in Harbour of Fortune, where your family's wealth and power hinge on growing your household, amassing capital, and building a thriving district. Each turn unfolds in two phases: the First Phase, driven by a dice roll that fuels your ship, profit, and power, and the Second Phase, where you shape your destiny through actions and rivalries. Outmaneuver your opponents, weather their disasters, and claim victory as the colony's mightiest dynasty!

1. First Phase: Roll and Reap

Start your turn by rolling the dice, a single roll triggers multiple effects at once, resolved in any order you choose.

Roll the Dice: Roll once and apply these effects:

- | | | |
|---|---------------------------|---------------------------------|
| 1: ship moves 1 space +1 hired with Captain; | gain 100 business profit | |
| 2: ship moves 1 space (Captain adds +1); | gain 200 business profit | |
| 3: ship moves 2 spaces (Captain adds +1); | gain 300 business profit | |
| 4: ship moves 2 spaces (Captain adds +1); | gain 400 business profit; | draw 1 Wild Card from the pile. |
| 5: ship moves 3 spaces (Captain adds +1); | gain 500 business profit; | |
| 6: ship moves 3 spaces (Captain adds +1); | gain 600 business profit; | claim the Director-General Hat |

- **Ship Movement:** Advances your ship toward the harbor, dock to unlock resources (see "The Ship"). The Captain (Jack of Spades) boosts movement by +1 if hired and active (pay 100).

- **Business Profit:** The Father (King of Spades) earns this from the General Bank if active, lose him (sickness), no profit.

- **Wild Card:** On a 4, take a card from the pile, keep it secret until played (see "Wild Cards").

- **Director-General:** On a 6, take the hat (take it from the current holder, if any), and its benefits immediately (see "The Director-General Title").

Collect Household Income: From the General Bank, based on active household members (face-up Kings, Queens, Jacks):
 8 members or fewer: 50 | 9 members: 100 | 10 members: 200 | 11 members: 300 | 12 members: 400 | 13 members: 500 | 14 members: 700

Collect Rent Income: From the General Bank, undamaged houses in your district (sideways houses don't count):
 1 house: 150 | 2 houses: 300 | 3 houses: 400 | 4 houses: 550 | 5 houses: 700 | 6 houses (complete district): 1000

Taxes (Director-General): If you hold the hat, collect 75 from each opponent, add it to your capital now. If they can't pay, they owe you when they can. Warning: Lingered Black cards (e.g., Business Failure, Sickness) may block incomes, neutralize them in the second phase or suffer the loss!

2. Second Phase: Act and Attack

Take control of your fate with these actions, in any order, do as many as you can or wish:

Neutralize Black Cards: Play Red cards or pay the General Bank to resolve disasters affecting your household, income, or houses (see "Black Numbered Cards"). Act now or endure their sting.

Play the Red Ace: Start the The Great Investment

Hire a Jack: If your capital hits 8500, 9000, 9500, or 10,000, pay 200 to the General Bank to hire one Jack (Captain, Builder, Trader, or Spy) and flip it face-up. Use its ability this turn by paying 100 more, limit one hire per turn (see "The 4 Jacks").

Build Houses: If your Butler (King of Clubs) is active and your ship is docked, build 1 house in your district for 1500 to the General Bank (2 if Director-General, 3 with Builder). Max 6 houses total, grow your rent income!

Arrange a Marriage: If your mother (Queen of Hearts) is active and you've built a house, pay 1000 to the General Bank as a dowry to marry your son to an opponent's daughter. They can't refuse, giving you the daughter and she joins your household (see "Court Cards"). The *Divorce* card (Black 5) can undo it; the daughter returns to her birth family, shrinking the household that gained her, remarry to recover.

Play Black Cards: Deal 1 Black card from (when in hand) to each opponent, unleashing disasters to thwart them (see "Black Numbered Cards"). Strike when they're vulnerable!

End of Turn: From round 2 onward, draw 2 cards from your draw pile (round 1 uses your starting 8 cards). Next turn passes to the next player clockwise.

Hand Limit: After drawing, if you have more than 12 cards in hand, discard down to 12!

All actions (build houses, Red Ace Investment, arrange marriages, buy off disasters) require money in hand, players cannot go below 0.

HOW TO WIN THE GAME

In Harbour of Fortune, victory belongs to the wealthiest family standing when the final round ends. After all players complete their turns in the chosen last round (8, 10, or 12), tally your total money (tokens in hand) plus these end-game bonuses from the General Bank. The player with the highest total claims New Amsterdam's crown, but wealth alone may not settle ties, so build wisely and lead boldly!

End-Game Bonuses:

- **Complete District:** All 6 houses built and active (no disasters like Storm Damage or Infestation affecting them): 1500 bonus.
- **Director-General:** You hold the Director-General Hat: 1500 bonus.
- **Large Household:** Your active household (face-up Kings, Queens, Jacks) has 10 or more members: 1500 bonus.
- **Jack bonus:** 100 bonus for every Jack in your household.

Counting Wealth:

At the end of the final round, add your money tokens and any earned bonuses. The player with the most wealth wins.



Tiebreaker:

If two or more players tie for the highest total, resolve it in this order:

- **Most Active Houses:** Count fully functional houses (undamaged, unaffected by disasters), highest wins.
- **Largest Active Household:** Count active household members (face-up, not sick), highest wins.
- **Most Jacks Hired:** Count hired Jacks (active or inactive), highest wins.
- **Pre-Bonus Capital:** Compare money before bonuses, highest wins.
- **Final Dice Roll:** Tied players roll the dice, highest roll wins.

THE FOUR FAMILIES OF NEW AMSTERDAM

Family De Vries – Princes Graft No. 12 (Blue)



For the De Vries family, wealth is not enough, power is the true prize. Originally connected to the Dutch West India Company, they came to New Amsterdam with the goal of securing political control. Hendrik De Vries, a master strategist, quickly embedded himself in the colony's leadership, using his influence to shape trade laws in his favor. But power breeds enemies, and not everyone believes the De Vries family should have such a strong grip on the colony's affairs. Some suspect they have ties to officials back in the Netherlands, ensuring their dominance. In New Amsterdam, politics is a dangerous game, and the De Vries family intends to win.

Family Van Rijn – Hoogh Straat No. 24 (Red)

The Van Rijns did not come to New Amsterdam to seek fortune, they came to preserve it. A noble family with deep roots in old Amsterdam, they saw the colony as an extension of their legacy. Unlike other families who claw their way to the top, the Van Rijns believe they were born to rule. But nobility alone does not guarantee success in this rough, unpredictable land. Some say their fortunes are dwindling, their name carrying more weight than their coffers. For now, their reputation keeps them afloat, but in New Amsterdam, only the strongest survive. Will the Van Rijns adapt, or will their empire crumble?



Family Ten Hove – Heere Graft No. 31 (Purple)



While other families seek fortune or power, the Ten Hoves came for something greater, domination. Pieter Ten Hove is a ruthless businessman, known for crushing competition in Amsterdam before setting his sights on the New World. Some claim he fled to avoid a scandal back home, others whisper of debts left unpaid. What is certain is that in New Amsterdam, the Ten Hove family is relentless, expanding their influence through strategic marriages, risky investments, and sheer force of will. They don't play by the old rules—because they plan to write new ones. In a city where fortunes rise and fall like the tide, the Ten Hoves are determined to control the currents.

Family De Witte – Beaver Graft No. 8 (Yellow)

The De Witte family arrived in New Amsterdam seeking fortune in trade. Originally from a wealthy merchant house in Amsterdam, Willem De Witte saw the colony as a land of untapped opportunity. With a sharp mind for business and a willingness to take risks, he quickly established himself as a major player in the beaver fur trade. But whispers follow the family, some say their wealth is built on backroom deals and quiet bribes. While other families cling to tradition, the De Wittes adapt, always staying one step ahead. Their rivals admire them for their cunning... and fear them for the same reason.



STRATEGY TIPS

Outwitting rivals in Harbour of Fortune demands foresight, timing, and a keen eye for opportunity. These tips will guide your family to prosperity, or at least keep you afloat amid the colony's storms!

- **Strengthen Your Household** Early A robust household fuels income and actions, keep the Father, Mother, and Butler active to maximize profit, marriages, and building. Hire Jacks strategically; their abilities (e.g., Captain's ship boost) can tip the scales, don't wait too long to invest.
- **Master Your Ship's Journey** Houses need resources, and resources need a docked ship, push it to harbor swiftly with careful rolls or the Captain's +1 boost. Time it right; a late arrival delays your district, but docking first nets an 800 bonus, plan ahead.
- **Balance Risk and Reward** Disasters like Pirate Raid or Bribe Demand are inevitable, stash money to pay them off or hold Red cards for key moments. Don't over-rely on luck; a well-timed Red Joker can avert ruin when stakes are highest.
- **Expand with Precision** Marriages grow your household but cost a house and 1000 dowry, secure your finances first, or you'll falter later. Houses boost rent, but each 1500 investment stretches your capital, build when you can sustain it.
- **Seize the Director-General's Power** The hat's 75-per-opponent tax and double-building perk are gold, grab it with a 6 or Wild Card, and guard it fiercely. Watch rivals; a 6 roll or Become Director-General card can snatch it away, strike back fast.
- **Wild Cards and Jokers Opportunistically** Save the Red Joker to cancel a game-breaking disaster (e.g., House Fire), its flexibility is your ace. Use the Black Joker's 500-cost storm to cripple rivals' rent income, but time it when their houses are full and undefended.
- **Eye the End-Game Bonuses** A complete district (1500), Director-General title (1500), or 10+ household (1500) can seal victory, chase these from mid-game. In final rounds, shift from risky plays (e.g., extra houses) to securing bonuses, wealth trumps ambition here.