|  |  |
| --- | --- |
| The IMF expresses serious concerns about your country’s debt level. *Move Crisis Tokens #2 and #3 one space right.* | Credit agencies downgrade your region’s credit rating.*Move Crisis Token #3 one space right.* |
| Workers’ strikes to protest pay inequality and loss of benefits go global.*Move Crisis Token #1 one space right.* | Corporate profits fall as deflationary cycle forces many to reduce prices.*Move Crisis Token #1 one space right.* |
| Your progressive government shifts the tax burden away from payroll taxes to income and capital gains taxes, and offers new employment tax incentives.*Move Crisis Token #1 one space left.* | Local entrepreneurship training and support program boost hiring in your community.*Move Token #1 one space left.* |
| Large citizens’ movement to remove savings from banks with poor social/environmental records hurts bank profits and lending capacity.*Move Crisis Tokens #1 and #2 one space right.* | Government refuses further bank bailouts as high-risk loans and derivatives go bad again.*Move Crisis Token #2 one space right.* |
| New building construction slumps due to low demand, and limited access to new capital.*Move Crisis Token #1 one space right.* | Government imposes sweeping “austerity” programs to try to reduce debt levels.*Move Crisis Tokens #1, #3, #4, and #9 one space right.*  |
| Government cancels NAFTA; reimposes duties on most imported goods.*Move Crisis Token #1 one space left.**Move Crisis Token #6 one space right.* | Tax reform shifts tax burden from corporations and low-income citizens to investment income and high-income earners.*Move Crisis Token #1 one space left.* |
| Government pegs prime rate at unprecedented -1% to try to spur new spending and lending as deflationary spiral worsens.*Move Crisis Token #2 one space left.**Move Crisis Token #9 one space right.* | Unexpected inflation report causes governments to sharply raise borrowing rates.*Move Crisis Tokens #2 and #6 one space right.* |
| Security failures and environmental disasters cause banks and insurance companies to stop backing new resource exploration and pipeline projects.*Move Crisis Tokens #1 and #2 one space right.* | Government usury reform caps interest rates at Prime + 5%; this causes banks to cease high-risk lending.*Move Crisis Token #2 one space right.* |
| Default rate on mortgages soars as incomes stagnate and consumer costs rise.*Move Crisis Token #2 one space right.* | A new round of bank bailouts and “quantitative easing” encourages and enables banks to lend more.*Move Crisis Token #2 one space left.**Move Crisis Tokens #3 and #6 one space right.* |
| More careful spending by consumers reduces mortgage default and bankruptcy rates.*Move Crisis Tokens #1, #2, and #9 one space left.* | Governments impose “mark to market” on residential and commercial mortgages – “underwater” mortgages are reduced to the value of the real estate that secures them.*Move Crisis Tokens #2 and #9 one space left.**Move Crisis Token #1 one space right.* |
| Thanks to shrewd peace negotiations, the federal government declares a “peace dividend” and slashes spending on defense.*Move Crisis Tokens #2 and #3 one space left.* | The federal and regional governments reform taxes to close loopholes and increase tax rates on the rich.*Move Crisis Tokens #2 and #3 one space left.* |
| After reports of corruption, waste, megapollution and mismanagement, your federal government and those of many other nations cancel most of their subsidies to large international energy and agribusiness corporations.*Move Crisis Token #3 one space left.* *Move Crisis Tokens #4 and #6 one space right.* | A “Buy American” patriotic campaign in the US causes restrictions to be imposed on your country’s exports to the US. Your federal government retaliates.*Move Crisis Tokens #1, #3, #4, and #9 one space right.* |
| California suffers a second consecutive record drought, and disastrous crop yields.*Move Crisis Tokens #4 and #8 one space right.* | The locavore and organic food movements soar, and even schools make growing your own food a part of the curriculum.*Move Crisis Token #4 one space left.* |
| Zoning for home gardens and poultry, streamlining of food health certifications for small producers, and encouragement of farmers’ markets as part of a regional “local food security” program double the percentage of your community’s food needs that can be sourced locally.*Move Crisis Token #4 one space left.* | A rash of huge Ponzi schemes and other frauds frighten investors out of the stock and housing market.*Move Crisis Tokens #1 and #9 one space right.* |
| Technology breakthroughs in solar and wind energy increase feasibility and scope of renewable energy and ease energy prices.*Move Crisis Token #5 one space left.* | Technology breakthroughs in computer assisted manufacturing peripherals enable many people to custom make and mend their own clothes, reducing dependence on imports.*Move Crisis Token #6 one space left.* |
| The Saudi government is overthrown, and it is then discovered that their oil reserves have been wildly overstated. Oil panic sets in.*Move Crisis Tokens #5 and #6 one space right.* | A new type of hardy, erasable, reusable, ‘paper’ is invented that dramatically reduces the need for wood pulp.*Move Crisis Token #6 one space left.* |
| A startling report reveals that due to glacial melt and other climate change phenomena, both global and regional hydroelectric power capacity and glacial fresh water volumes are declining by 4% per year.*Move Crisis Tokens #5 and #8 two spaces right.* | Scientists discover that fracking has aggravated fault lines and increased the number of earthquakes and the risk of major earthquakes in fault line areas. *Move Crisis Tokens #5 and #10 one space right.* |
| New evidence of the waste, cost, pollution, and atmospheric damage created by the Tar Sands leads to a global embargo and eventual halt to all activity.*Move Crisis Tokens #2 and #6 one space right.**Move Crisis Token #5 two spaces right.**Move Crisis Token #10 one space left.* | New stringent efficiency standards are introduced by your country for vehicles, furnaces and building insulation.*Move Crisis Tokens #5 and #10 one space left.* |
| A new form of plastic, made from waste plant materials, is invented, reducing the need for petrochemical-based plastics.*Move Crisis Token #5 one space left.* | Prolonged droughts in some areas, and massive flooding in others, leaves millions destitute and homeless.*Move Crisis Tokens #7 and #8 two spaces right.* |
| Corruption and massive inequality of wealth and human rights leads to riots, strikes, civil unrest and coup attempts in several struggling nations.Move Crisis Token #7 one space right. | Criminal gangs seize power in several impoverished nations.*Move Crisis Token #7 one space right.* |
| War over depleted resources, oil, water and land breaks out in two new areas of the globe. Some of the combatants have nuclear bombs.*Move Crisis Token #7 two spaces right.* | A new airborne biological weapon based on anthrax is invented, unleashed and used by an unknown group to poison critical water supplies in a large city near you.*Move Crisis Token #8 one space right.* |
| A new form of safe, reversible, easy-to-use contraceptive is invented that also works after conception.*Move Crisis Token #7 one space left.* | An international peace accord results in billions of dollars budgeted for military purposes to be reallocated for housing, education, debt forgiveness and health care in struggling nations.*Move Crisis Token #7 one space left.* |
| A new inline water filtration and purification technology is invented, allowing grey water and polluted river and lake water to be used safely and easily.*Move Crisis Token #8 one space left.* | A new solar-powered desalinization process is invented that allows potable water to be produced from sea water without harming sea life or requiring large amounts of energy.*Move Crisis Token #8 one space left.* |
| Productivity tumbles as more and more work is offshored.*Move Crisis Token #2 one space right.* | Your country’s currency stumbles due to the nation’s overreliance on cheap imports and raw material exports, combined with weakness in commodity prices.*Move Crisis Token #2 one space right.* |
| Your government approves expansion of GMO use in farming despite contamination of other crops and susceptibility to new organisms.*Move Crisis Tokens #4 and #11 two spaces right.* | Climate change enables pests to successfully move into your bioregion for the first time, causing havoc to plants and trees and infesting people and farm animals with new diseases.*Move Crisis Tokens #4 and #11 two spaces right.* |
| New federal regulations restricting factory farms, animal containment and use of antibiotics improves food quality but hurts big agribusinesses.Move Crisis Token #11 one space left. | A new, inexpensive, non-chemical technology invention protects crops naturally from insects, fungi and bacteria, and can be used on many different scales.*Move Crisis Tokens #4 and #11 one space left.* |
| Overuse of antibiotics has led to many strains of new resistant “superbugs” especially in hospitals.*Move Crisis Token #11 one space right.* | The razing of the Amazon Rainforest has unearthed a series of new Ebola-type viruses for which no anti-viral is known. Attempts to quarantine affected areas have not been effective.*Move Crisis Tokens #11 one space right.* |
| A new global 10-year accord to allow ocean fish and seafood stocks to be replenished is working, and a ban on supertrawlers is helping.*Move Crisis Token #4 one space left.* | Your country has banned factory farming and the import of food products from contained-animal farm enterprises.*Move Crisis Tokens #4 and #6 one space right.**Move Crisis Token #11 one space left.* |
| In an effort to improve citizens’ nutrition, your regional government has imposed a 25% “negative sales tax” (rebate) on retail sale of unprocessed local and organic foods.*Move Crisis Tokens #4 and #6 one space left.* | Research reveals that genetic diversity of foodstuffs in your country is at an all-time low, making many foods as vulnerable to new diseases as potatoes were in the Great Famine.*Move Crisis Token #11 one space right.* |
| Seismic activity in your area has suddenly spiked.*Move Crisis Tokens #9 and #10 one space right.* | Long-term climate forecasts for your area predict only a slight over-all warming, but a dramatic increase in precipitation and heavy wind and rain/snow storms.*Move Crisis Token #10 two spaces right.* |
| A major “El Nino” event is forecast, with extraordinary changes in ocean currents near you. A period of extreme temperatures is expected to persist for the next two years.*Move Crisis Token #10 one space right.* | Because of increasing domestic demand and falling supplies, OPEC has announced member countries’ export supplies will be reduced by 10% per year for the next three years.*Move Crisis Tokens #5 two spaces right and #6 one space right.* |
| Thanks to a major national conservation program, and tax credit incentives for home energy efficiency projects, your area is now using 5% less energy per capita than it did last year.*Move Crisis Tokens #5 and #6 one space left.* | The rapid exhaustion of the world’s tropical forests has led to a global shortage of wood, and hence of wood products.*Move Crisis Token #6 one space right.* |
| The invention of a new safe form of massive dirigible has reduced import transportation costs in some sectors by up to 20%.*Move Crisis Token #6 one space left.* | Investors begin to realize that perpetual growth in the economy, and hence perpetual increases in the stock market and house values, are not sustainable, and shift to other forms of investment.*Move Crisis Tokens #1 and #9 one space right.* |
| Awareness increases in your country that long-term housing price increases are not sustainable, and that the eventual pattern is steady-state. Prices initially tumble but then stabilize as much of the population shifts from buying to renting properties.*Move Crisis Token #9 one space left.* | A new Peer-to-Peer Exchange emerges for short-term investment in small private enterprises and property. Over the next few years there is a massive shift from investment in large public corporations to this exchange, redistributing wealth and requiring the break-up of many large corporations, but ultimately stabilizing markets.*Move Crisis Token #1 one space left.* |
| Public confidence in the ability of governments to be able to repay huge deficits erodes after several countries go bankrupt and default. Many other governments scramble to raise taxes and cut costs to try to improve their ‘balance sheets’.*Move Crisis Token #3 one space right.* | BLACK SWAN EVENTA combination of scandals, litigation crises and production and distribution failures leads to the simultaneous bankruptcy and shutdown of the top 5 global pharmaceutical companies, which produced 80% of the world’s prescription medicines of all kinds. Emergency rationing is invoked, with each municipality charged with dispensing its ration to its community. |
| BLACK SWAN EVENTThere has been a major natural gas find in your community. A big natural gas company claims ownership of the field and access rights to it, including right to dig beside and under ‘private’ property. An offer has been made by the company of a % royalty, to be divided up as the municipal authorities deem appropriate. | BLACK SWAN EVENTA freak storm has knocked down so many power lines in and around your community that authorities say it will likely be three weeks before any power can be restored. |
| BLACK SWAN EVENTA Russian oil billionaire has offered to buy your entire community, land and buildings, which he wants to convert to a privately owned estate starting in 5 years. He is prepared to pay all property owners twice current appraised value and allow them to live/work rent-free in their homes/offices for the 5 year period. The municipality proposes a referendum on this. | BLACK SWAN EVENTThe main route (highways, bridges, train/ferry terminal) connecting your community to the nearest ‘downtown’ work hub is disrupted by a large, mysterious explosion. Because of the damage, no land vehicles will be able to traverse the route for at least three months. |
| BLACK SWAN EVENTA malaria outbreak occurs in your community, with 3 people dead and dozens ill, and health authorities scramble to deal with the disease, never seen here before. Your entire community is quarantined for an indefinite period, at least two weeks. | BLACK SWAN EVENTA huge solar storm interferes so severely with Earth’s magnetic field that power is out around the world and will remain so intermittently and unpredictably for up to a month. There is fear many nuclear reactors will melt down due to failure of their cooling systems. |
| BLACK SWAN EVENTA huge oil spill has occurred, coating the coast line for a hundred miles including the coastal areas closest to your community. The authorities, busy at the epicentre of the spill, say they won’t be able to get to your community for a week. | BLACK SWAN EVENTA deranged individual opened fire at a city hall consultative meeting in your community attended by over 100 people, killing 12 and injuring 35, some seriously, before killing himself. The casualties have all been transported to hospital but there are as yet no answers, just swarms of press and a lot of grief.  |
| BLACK SWAN EVENTDamaged by ‘hung’ parliaments, back room deals, ‘omnibus’ bills and corruption, representative democracy is waning. Elected representatives are being replaced by instant e-voting by citizens, monitored by the parties and binding on legislators. Your community is proposing a ‘citizens’ panel’ to guide community members in voting on specific issues. | BLACK SWAN EVENTAs economic inequality worsens, a parallel Gift Economy arises, where people give goods and services free and trust they will be eventually reciprocated. Your community’s citizenry is split – half belong to the Growth economy and half to the Gift economy, and ‘trade’ between the two groups has all but stopped, creating animosity and hurting the community as a whole. |
| BLACK SWAN EVENTAs the Internet provides ever more self-directed learning processes and content, more parents choose to mentor their children as ‘unschoolers’ instead of having them ‘schooled’ in institutions. Despite many parents’ reservations, the trend is so powerful that your cash-strapped government has announced that it will close all schools and colleges in three years’ time. | BLACK SWAN EVENTWith an aging population, the ‘right to die’ becomes the single most important issue in the upcoming campaign. Since the ‘right’ has gained some acceptance, assisted suicide is now the largest single cause of death in your community (and many others). Some members of your community say it’s gone too far and want it banned again. |
| BLACK SWAN EVENTCapitalizing on growing economic woes and increasing numbers of refugees, a right-wing political party has won the recent federal election in your country and proposes a total ban on immigration and ‘resettlement’ of non-citizens to their country of birth. Many in your community say they’ll go to prison to fight the new law; others say they’ll turn them in. | BLACK SWAN EVENTA potent new type of Internet virus has just brought down the entire world wide web, including e-mail services. In just a week, television, newspapers and telephones have surged in popularity, but it’s brought the economy to a standstill and no one knows if or when it will be fixed, or how much is lost forever. |
| BLACK SWAN EVENTSeveral regions in your country have voted ‘yes’ on sovereignty referenda. Yours is one of them. But the people in your community who voted ‘yes’ and those who voted ‘no’ poles apart. The ‘no’s’ are drawing boundaries of areas within the state/province that voted ‘no’, that they propose secede from the state/province and re-join what’s left of the country. | BLACK SWAN EVENTThe most admired political leader of progressives in your community has suddenly died. This person leaves a huge void in political and economic leadership and know-how on sustainability issues. |
|  |  |
|  |  |