

## SUGGESTIONS FOR EXPERIENCED PLAYERS

**JAIL INSURANCE.** Players may insure against going to Jail by paying \$25 to the Bank on approaching the "Go to Jail" corner. The \$25 must be paid before throwing the dice. If the player's man falls short of the corner, he must pay another \$25 if he wishes to insure on his next turn. \$5 insures against going to Jail by a Chance card.

**HOUSE OWNERS.** A house owner cannot insure against Jail.

A player with 3 or more houses on one property cannot "languish" in Jail, but must come out on his first turn. He gets choice of three throws of the dice, all taken on the same turn. Each throw cancels opportunity to use the previous one.

A house owner cannot buy or take in trade property of which he does not already own at least one in the same series.

**PAUPERS.** A player cannot be put out of the game by a debt to the Bank. If all his property is mortgaged and he has less than \$100 in cash, all payments resulting from *Chance*, *Community Chest*, *Taxes*, etc., are reversed in his favor.

**FORGETTERS.** If a player forgets to collect his \$250 on the turn in which he completes the circuit of the board, he forfeits his right to collect it at all on that trip around.

If a player forgets to collect a rent or strike off a free ride, he forfeits the right to do so the moment the debtor moves his man away legitimately.

**DOUBLE RENT.** A player owning a complete series unmortgaged and without houses may collect double the regular rent.

**SOMETIMES.** Sometimes when a player is put out, only his completed series are withdrawn from the game. His odd property is auctioned again as before. This must be agreed to in advance.

**UTILITY DEALS.** If two or more players are splitting a full utility income, one player must actually hold all the leases. After the deal the leases cannot again change hands. The holding owner must guarantee his partner's income even if he mortgages his partner's leases. The latter forfeits his right to mortgage the leases handed over. If the holding owner is put out, all the leases go with him. If the partner is put out, the holding owner becomes full owner.

**FREE RIDES.** Property sellers often ask for "free rides" in compensation for less cash. A free ride is the privilege of stopping on a property without paying rent. Although a player may sell only one property in a series, his free rides are good on the entire series unless otherwise stated for special reasons.

Usually not more than 3 free rides are asked or given on any one series, and practically never more than 5.

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## FINANCE

## PROCEDURE FOR BEGINNERS

Set up the FINANCE board. Shuffle the red cards and place them face down in the corner of the board marked *Chance Cards*. Place the green cards in the corner marked *Community Chest Cards*. Put paper money in the middle of the board. This represents the Bank. Each player take \$1,000 in FINANCE money and a playing piece or "man."

Appoint one player to be Auctioneer. This in no way changes his capacity as a player. The Auctioneer takes custody of the large yellow cards, which are property leases. These he arranges in numbered order with No. 1 on top (number in lower right corner).

Roll the dice and high man moves first. He rolls the dice again and moves his man a corresponding number of spaces from the corner marked *Start* toward the corner marked *Taxes*. If he stops on the space marked *Community Chest* he cuts the green cards and pays into the Bank the amount stipulated on the card cut. If he stops on *Chance* he cuts the red cards and does as his card directs. If he stops on *10% Tariff* he must pay 10% of all his cash only to the Bank. If he stops on *Taxes* \$20, he pays the Bank \$20. If any player stops on *Luxury* \$75 (further around the board) he pays the Bank \$75. In moving around the board, play on the *inside* corner spaces only.

If a man is moved onto any space with a proper name, the Auctioneer selects the corresponding card from his stack of leases (yellow cards) and offers the space, or "property," for sale. It is then sold to the highest bidder, who pays the amount of his final bid to the Bank. The Auctioneer gives the lease card to the purchaser. The owner may collect the amount of rent stipulated in the upper left corner of the lease from every player who stops on his property *thereafter*.

The players move in rotation, the Auctioneer watching each new property space as it is stopped on and offering it for sale if it has not been sold. This continues until all the properties have been sold.

**EACH PLAYER COLLECTS FROM THE BANK AN INCOME OF \$250 EVERY TIME HIS MAN TRAVELS COMPLETELY AROUND THE BOARD.**

Certain properties have a cash value printed beside them on the board. On any of these spaces, owners may build houses and increase their rent income. But before any owner may erect a house he must own a complete series of properties.

A COMPLETE SERIES of properties consists of all the spaces having the same cash value. All properties in the same series are the same color. A printed list of the series groups appears inside the back cover of this rule book.

A player who owns a complete series of properties may erect a house at any time. The cost of a house is the same as the cash value of the property it is built on (printed on the board and on each lease).

If a man is moved onto any space with a proper name, the Auctioneer

A house owner collects higher rent according to his lease card. For example, on WAYBACK (lease No. 1) one house raises the ordinary \$2 rent to \$10, to be paid to the owner by all who subsequently stop on this space; two houses bring the owner \$30; three houses bring \$80; four houses bring \$160; five houses bring \$200. (See under "House Rents" on WAYBACK lease card.) Each property has corresponding increases as shown on its lease card.

No player can build more than five houses on one space. Each owner can have but one house more on one space than on any other in the same series.

A player may buy, sell or trade property with another at any time, provided his man is not in motion and his debts are settled.

A player is forced to withdraw from the game when he cannot raise sufficient funds to pay a legitimate rent. When a player is put out, all his property is withdrawn from the game. The leases go back to the Bank and cannot be sold again.

The last player to remain in the game is the winner.

Players should not try to learn too much from the rule book before playing. Very little need be remembered in order to play, and the learning comes quite easily from playing a single game. For beginners to play a satisfactory game, they need only refer to the following:

1. Each player take \$1,000 at start.
2. Take \$250 every time around the board.
3. Men line up in space marked *Start* and move clockwise according to players' dice.
4. At the corners play only on inside triangular spaces.
5. When man stops on *Community Chest*, cut green cards and pay Bank.
6. On *Chance*, cut a red card and do as directed.
7. *Taxes*—pay Bank \$20. *Luxury*—pay Bank \$75.
8. Auction spaces with proper names when stopped on for first time.
9. Owners build houses and collect higher rents.
10. When you cannot pay a rent, retire.

Properly speaking, there are few "rules" to *Finance*. Certain customs are given here which have been found to work well in playing, but players need not at first actually know and follow them all to play an interesting game.

## OBSERVANCES FOR BEGINNERS

**JAIL.** When a player stops on the corner (or cuts the *Chance* card) which reads "Go to Jail," he moves his man *back* to the corner marked *Jail*. On his next turn he may pay \$50 and come out, or if he rolls double dice he comes out free. He may stay in Jail for three turns, attempting to roll double dice. On the third turn he *must* come out whatever the number rolled.

**MORTGAGES.** Each property has a definite value (printed on the board and in upper right corner of lease). Any owner may borrow this amount from the Bank at any time. Simply turn the lease face down with a corner under the game board and take the cash value from the Bank. By returning to the Bank this cash value plus 10% interest, the mortgage may be redeemed.

**HOUSES CANNOT BE BUILT NOR RENT COLLECTED ON MORTGAGED PROPERTY.**

**HOUSES.** Houses can be built only on a completed series, *no property of which is mortgaged*. The cost per house is the same as the printed value of the property. Houses once built may be "torn down" to raise money. An owner receives from the Bank half the purchase price of each house he tears down. Full price must be paid to rebuild.

**RAILROADS.** Railroads pay a straight income depending on the number owned by one player. A player having one lease gets \$15 per ride; two leases bring \$30; three leases bring \$70; four leases bring \$150. (These amounts appear on each Railroad lease.)

**U. G. I. AND A. P. & L.** These public utilities pay a variable income depending on the dice of the player who stops on them. One lease pays 4 times. Both leases pay 10 times. For example, if a player rolls a 5 on the dice which brings him to U. G. I., he pays the owner 5 x 4 or \$20. He pays 5 x 10 or \$50 if the owner also has A. P. & L.

**PARTNERSHIPS.** If two or more players own the Railroads, they may combine and share the full income according to their own arrangement. This may be done also with the power companies (U. G. I. and A. P. & L.). Two players *cannot* share income on any other properties.

## TO THE AUCTIONEER

When any piece of property is put up for sale, the Auctioneer must announce whether it is the 1st, 2nd or 3rd piece in that series to be auctioned. No player may volunteer information concerning who has bought which properties.

When the bidding is in process, the Auctioneer should call each raise three times unless the price is again raised before he can do so. For instance, he should say, "Going once for \$305. Going twice for \$305. And sold for \$305." The word "and" should be distinctly prolonged to allow for last-minute bidding.

Bids are always raised by a minimum of \$5 because odd dollar raises simply prolong the process unnecessarily.

The Auctioneer may sell the last 3 or 4 properties without waiting for them to be stopped on if their non-sale delays the game. Do not sell all at one time. Sell the lowest number first.