

## CHAPTER 11

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### *The Balance of Power—Your Opponents Are Your Best Friends*

Did you ever play or watch a children's game called King of the Hill? All you need are a hill and several kids who are willing to engage in a little rowdy fun. The rules are simple: try to be the only person at the top of the hill by throwing everyone else off. Once you get to be the top guy, it's pretty difficult to stay there. If you're strong enough, you can beat your challengers off one at a time and maintain your position as "king of the hill." However, if two or three challengers get together and rush from different directions at the same time . . . well, there's usually a new "king of the hill." The fundamental principles that apply to this rough game also apply to an even rougher game: Monopoly.

The trick to being a winner at King of the Hill is making sure that (a) you are as strong as, or stronger than, each individual opponent, and (b) your opponents never get together to push you off the hill. Things are no different in Monopoly. Each game is a *balance of power*, where one or more players develop stronger positions than the others, and the other players try to conspire to dethrone them. How many times have you heard (or said yourself), "I'm not trading with you. You've already got all of those properties; and look at all your money!" When a player trades selectively, he is demonstrating his knowledge of the importance of a balance of power in the game.

At any given instant, there are only four ways in which a Monopoly game can be developing:

1. *Nobody is winning.* There is no clear leader, because it's too early in the game or because nobody has

really managed to take a significant lead over all the other players.

2. *You are winning, but nobody's doing anything about it.* Either your opponents haven't noticed that you're winning yet, or even better, they have given up any hope of beating you and are fighting among themselves for second place.

3. *You are winning, and everybody's trying to do something about it.* One or two players refuse to have anything to do with you with regard to trading. Your opponents are getting ready to see if they can't all cooperate to destroy your dominant position.

4. *One of your opponents is winning.*

**WHAT TO DO IF NOBODY IS WINNING.** (There is no "king of the hill.")

At the beginning of the game, there is an even balance of power, until a stronger player emerges. Follow your Monopoly instincts. Often, however, a game develops into a situation where although there is no clear leader, two players are clearly better off than are the other two. In such a game, if you are one of those players who are ahead, your strategy is to undermine the position of your co-leader, preferably by cooperating with the other players. If you are not one of the two leaders, try to sow the seeds of disunity between them. Don't panic. Your superior skill should soon displace them.

**WHAT TO DO IF YOU ARE WINNING AND NOBODY ELSE KNOWS, OR NOBODY ELSE CARES.** (You're "king of the hill," but the other players haven't gotten together yet.)

This is the ideal position for a Monopoly player. When you are winning, the best thing that can happen is to have your opponents believe that someone else is winning. It can be very complicated to determine who is leading at any given moment. However, a good player can look at an average game and form a general estimation of who is on top. By now, you have more than enough knowledge to do over-the-board analysis. Hope-

fully, when you look at your game, you will see that you are winning.

But the fact that you are winning does not mean that everyone else realizes it. If your opponents think that someone else is winning, great! *A smart player never makes a target of himself unless it is absolutely necessary.*

Sometimes it takes some ingenuity to convince other players that you're not winning when the truth of the matter is that you are. If you haven't guessed by now, Monopoly games can be very cutthroat. Although you should never lie about the facts of your financial position (properties, cash, etc.), a little well-placed misdirection concerning your knowledge of who is "winning" can be essential. Some of the following statements might come in handy for convincing your opponents that you're not the one they should really be out to get:

a. "How about Val over there? She's the one who's winning! Look at her! She's got hotels on her Light Blue group, and she's got all that cash! All I have is three houses on my Reds (*be careful not to say "three houses on each Red" or "nine houses"*), and haven't got half the cash that she's got. I still say we should team up to get her while we can."

b. "What about Albert sitting back with that devious little smile of his? Look at all those title deed cards he's got! See how he keeps them in a pile so he doesn't advertise to the rest of us that he has so many! He's winning, not me!"

c. "Me? Winning? You've lost your mind! Look at sweet little Maxine sitting quietly behind all those \$500 bills. Now I may be no judge, and neither is she, but how could anyone say that I'm winning when she's got thousands and thousands of dollars. If I had that much money, then I'd be more than happy to face my critics and say I'm winning. She may say she's in a delicate position, but let's give credit where credit is due!"

d. "You think I'm winning? Are we playing the same game, or do you just need new glasses? Look at Champion Lee's position. Okay, I may own some Oranges with

some houses, but that's just an ice cream store compared with his Sears Roebuck over there. Don't get fooled just because they don't have any houses on them yet. As soon as he gets some cash, we're all going to be sunk. If there's anything we should do, it's make sure that he doesn't get his hands on any cash."

These are a few examples of creative finger-pointing. Exclamations like these can often buy large amounts of valuable time by misleading your opponents. Keep a low profile so as not to attract attention. If you have a lot of money, there's no reason for you to flash it around. Always keep your smaller bills on top of your money pile, as indicated before. Remember the words of the famous Cornell scholar Elliott Millenson: "*The right image is like money in the bank.*"

Sometimes your efforts to hide your power fail. Often there is no way you can possibly expect any of your opponents to believe that you are not far ahead of everyone else. In this situation, it becomes necessary to use some delicate balance-of-power strategy.

**WHAT TO DO IF YOU ARE WINNING AND EVERYONE ELSE IS TRYING TO DO SOMETHING ABOUT IT.** (For some reason nobody is singing "God Save the King.")

It has been said that it's hard to teach a person how to make money, but it's twice as hard to teach him how to keep it. This is nowhere truer than in a Monopoly game. When you suddenly find that your skillful trading and shrewd investments have paid off in a winning position, you are apt to feel mighty proud of yourself. You have managed to play better than any of your opponents!

But now the real test comes. Can you play better than all of your opponents put together? The only way to answer a confident "yes" to this question is to use one of two possible strategies, depending on the situation:

1. *Forget about your strongest opponent and concentrate on being the first player to bankrupt the weaker opponents.*

2. *Use every resource at your command to keep your weakest opponents alive while you concentrate your efforts on bankrupting or severely weakening the strongest opponent (the balance-of-power principle).*

The first strategy is nice, simple, and straightforward. The idea is to go out and bankrupt your opponents. It has a flaw in a complicated game, however. It becomes very dangerous to damage the position of one of the weaker players and set him up for bankruptcy. If one of your other opponents is significantly stronger than the rest, there is a chance that he might get lucky and bankrupt the player whom *you* set up. In this case, he would acquire all of that player's properties and become a major threat to your position. The skilled tournament player does not like to take such big risks. For this reason, he uses this first strategy only if he has significantly more bankrupting power than his strongest opponent. Otherwise, he resorts to the second strategy, balance of power.

At first, this second strategy seems self-defeating. It says that you must not try to eliminate your opponents, but try to keep some of them in the game! Why? Because in any game where you are winning and there is only one serious threat to your position, it can be a good idea to keep your opponents in the game *as long as they are hurting that threat more than they are hurting you*. Here is the simplest type of balance-of-power strategy in action.

<i>Dick</i>	<i>Stan</i>	<i>Mr. Expert</i>
The Red group	The Yellow group	The Green group
3 Houses on each	4 Houses on each	Hotels on each
Boardwalk	Park Place	The Maroon group
\$500 cash	\$1500 cash	3 Houses on each
		\$3000 cash

This is the crux of a three-player finish of a fairly normal Monopoly game. Mr. Expert is clearly ahead. Both Dick and Stan realize that Mr. Expert will win unless they act together. However, there are several reasons why they haven't gotten together yet on Boardwalk

and Park Place. They are both greedy and want to own the color group; Stan thinks that he can bankrupt Dick if he waits (Mr. Expert told him so); and both Dick and Stan realize that they will have great difficulties finding the houses to build on the Dark Blues (Mr. Expert discreetly pointed this out too). They have decided to wait for a little while longer.

Suppose Dick (owner of the Reds) lands on Mr. Expert's Green group and owes him \$1275. Mr. Expert's first reaction is to make Dick pay up. But he looks again and sees that he doesn't really need the money, so he offers to accept Boardwalk instead of the rent (this would prevent Dick and Stan from ever teaming up on the Dark Blues). Dick thinks for a moment, listens to Stan scream about not playing into Mr. Expert's hands, and then tells Mr. Expert that he will not give up Boardwalk. Mr. Expert replies that if Dick doesn't, he will be forced to sell his only source of income—the houses on the Red group. "And once you've sold those houses, you have no chance of ever raising the money to put them back up," says Mr. Expert.

But Dick just smiles, for he thinks he knows a reason why Mr. Expert will never collect the rent money from him! Has Dick made a terrible error, or does he really know a reason why Mr. Expert shouldn't collect that \$1275?

Dick's a pretty smart player. He realizes that there are two reasons why it would be stupid for Mr. Expert to collect that rent and force him to tear down those houses.

1. If Dick pays \$1275, he will be severely weakened. In fact, his position will be weakened so badly that if he lands on Stan's Yellow group, he will go bankrupt. The one thing that Mr. Expert wants to avoid is having Stan bankrupt Dick. If Stan were allowed to get new properties to use against Mr. Expert, then he would have a much better chance to win. Therefore, it is in Mr. Expert's best interests not to weaken Dick to the point where there is a serious danger of his going bankrupt to Stan. He should collect only enough rents to keep Dick

from getting too strong, until he has ruined Stan's chances of bankrupting Dick.

2. Mr. Expert is trying to beat his major threat, Stan, at the moment. Mr. Expert realizes that Dick's Red group is helping Mr. Expert to weaken Stan's position. Whenever Stan lands on Dick's Reds, he pays Dick enough to be constantly short of cash. If Mr. Expert were to force Dick to sell the houses on the Reds, he would be helping Stan! The question he asks himself is, "Do the houses on that color group hurt me more than they hurt my more dangerous opponent?" In this example, the Red group is hurting Stan much more than it is hurting Mr. Expert. Therefore, he should not force Dick to sell those houses.

Notice that in this situation it would be very foolish for Dick to make any trade with Stan in which Dick would give Stan immunity on the Red group. In this case, Dick would have outlived his usefulness to Mr. Expert, since he would no longer be hurting Stan. If he were to do this, he'd better be strong enough to stand on his own two feet. If Dick starts to rock the boat, Mr. Expert can, and should, let Dick go bankrupt. At the moment, however, Dick knows very well that Mr. Expert can't really afford to make him sell his houses.

Suppose, however, that Mr. Expert isn't as smart as Dick and does not see why he shouldn't charge Dick the full rent. If this were to happen, then *Dick should explain to Mr. Expert why he shouldn't charge the rent.* Mr. Expert will understand Dick's reasoning and realize that it is not worth the risk of seeing Stan bankrupt Dick to get a handful of cash (which, in fact, is best invested in houses on Dick's Reds, even for Mr. Expert).

In your games, however, be careful. A balance of power is a complex strategic concept, and many players will never understand the logic behind not collecting a large rent, no matter how clearly you explain it. Expect to have large difficulties implementing this strategy if it becomes necessary to explain it to other players. Usually, however, such explanations will be unnecessary.

There is one major exception to the balance-of-power

strategy in this situation. If Mr. Expert found that he could actually bankrupt Dick by making him pay the full rent, and assuming there was no way that Dick could trade to raise the needed cash, then Mr. Expert should by all means bankrupt him. After all, this would give Mr. Expert an entire Red group with plenty of cash to develop it. Balance-of-power strategies rarely apply to bankrupting situations.

As you can see, a player who wants to be an expert has to break away from more traditional ways of thinking about winning. Sometimes it is to your advantage not to collect rent. The farther ahead you get, the more likely your opponents will be to band together to tear you down. Before you upset a balance in which you are winning, be sure to weigh the consequences of your activities. Consider all the possible factors before deciding what is really in your best interests. Sometimes you would much rather have houses sitting on one opponent's Light Blues than on another opponent's Greens. In this case, hold off on bankrupting him or otherwise forcing him to flood the market with those houses until you are sure that the player with the Greens will never be able to get them. Always minimize the risk that anyone will go bankrupt to any other player but you. There is really no substitute for practice if you want to acquire skill in manipulating the balance of power and "putting the game away" when you're winning.

**WHAT TO DO IF YOU ARE LOSING.** ("Down with the King!")

Before you apply balance-of-power principles to improving your losing position, it is important to first analyze why you are behind at all. Then, just as a doctor who has diagnosed a disease is more able to prescribe a cure, so will it be much easier for you to go to work on remedying your situation.

There is really only one way to be in serious trouble in a Monopoly game: one or more of your opponents have a color group, but you do not. This is the most common reason for bankruptcy in games between aver-

age players. This should rarely happen to good players, however, especially if they are playing against less skillful opponents. If one of your opponents has obtained, and perhaps even begun to develop, a color group, then you should get moving right away. Using a little balance-of-power psychology, point out that it is important that the rest of the players get together on trades before it is too late. Try to create a feeling of solidarity among the players who don't own color groups. Isolate the leading opponent, portraying him as a "common enemy." If you succeed in convincing the rest of the players that they should forget their own petty jealousies to destroy the common enemy, you will find trading a lot easier. If you have been playing shrewdly, by buying options and trading to acquire property, it won't be long before you have your own color group. Do not stop referring to that early leader as the common enemy until the last possible moment. A Monopoly game involves psychological warfare as well as economic warfare—a good player is prepared to fight both battles.

Even if you can avoid such serious troubles, it is still possible for you to be in second place during a game. This usually will happen when your major opponent has a color group with more profit-earning power than yours has. Assuming that both color groups are fully developed, your opponent has the advantage for the moment. There are three steps that you can take to improve your position to a winning one. The first two are offensive tactics, the third is a defensive one:

1. *Try to form a partnership with one of the weaker players.* Naturally, you should be the owner. If you are not winning when you suggest forming the partnership, you will probably have to make the terms quite lucrative for your partner. In order to get a weak player to surrender a crucial completing property, you might offer one or two free lands on your already-developed color group, in addition to the usual immunity and half of the cash revenues on the new color group. If he doesn't go for these terms, replace the free land offer with one of a quarter, or even half, of the cash revenues on your first

color group. The important thing is to get another color group to use against your major opponent. Don't worry too much about what you promise the weak player, since either (a) he'll go bankrupt soon enough anyway, or (b) once you get powerful enough, you can trade away the color groups and destroy his interest in them. Just be certain that, if he has any other properties which are valuable to either you or your major opponent, you will have a way of ensuring that you will still be able to bankrupt him.

2. *Whenever one of the weaker players lands on your developed color group and you can't bankrupt him, then accept property in lieu of the debt, or try to make a trade which would include cancellation of the rent.* In theory, you should have been doing this all along, but if you are losing, redouble your efforts. Remember, your opponents will be more eager to trade when they suddenly owe you a nice chunk of cash. Always go for color properties—never utilities, and rarely Railroads.

3. *Make sure that weak players with important properties do not go bankrupt to anyone but you!* When necessary, help your opponents to pay debts to other players just to keep them from going bankrupt. Buy worthless options on things like the Water Works to get them the money they need. Be careful not to say that the reason that you are helping them is to let them go bankrupt to you. Such forms of two-faced altruism might upset many players. Remember that you need your opponents' properties to win, so their interests are often your interests.

One final word on balance of power. Always do your best to stop your opponents from trading or otherwise teaming up. Ridicule them, play on their greed, and make your own counteroffers. But be careful not to interrupt them or be so obnoxious that you ruin your credibility. Sometimes there will be no choice, and you will have to sit and take your lumps. However, the more you can prevent your opponents from teaming up, the

less danger there is of their overpowering you. Use the balance of power in order to ensure that the scales of victory are tipped in your favor.

## CHAPTER 11 SUMMARY

- I. The four types of games:
  - A. Nobody's winning.
  - B. You're winning and nobody knows.
  - C. You're winning and everybody knows.
  - D. Somebody else is winning.
- II. Never make a target of yourself.
- III. The balance-of-power principle.
- IV. Self-interest.
- V. Teaming up to win.

## CHAPTER 12

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### *The Beauty of Bankruptcy*

Bankruptcy is the American nightmare. Some people will steal from the blind, swindle their loved ones, or sell their souls before admitting financial defeat. It's a strange combination of societal attitudes and human motivation that casts shame on those who go bankrupt. We are taught to admire success and to let the free marketplace punish the unsuccessful with financial ruin. Thank goodness Monopoly is only a game, not a life-and-death situation. Naturally, you try your hardest to win, but most mature people can always keep things in perspective. Every now and then, however . . .

For some reason, people can get very emotional and highly irrational when playing Monopoly. Perhaps one of the reasons for such strange behavior is that the object is to ruin and bankrupt your opponents. If you want to win, you must often mercilessly draw every last dollar from your best friend, girlfriend, or employer. Very few people lose with a smile, and Monopoly games have been known to break up marriages and romances. It's "Everyone for himself and woe to he who crosses my path!" There have been times when players, needing only a few dollars' rent, have offered to make up the difference in real U.S. currency! The creditor, of course, wanted the thrill of victory more than he wanted a few dollars, and he took great pleasure in declining. Madness!

In spite of all this, the fact of the matter is that most players do not understand the whole process of bankruptcy in a Monopoly game, and you can use this fact to your advantage. While some people play their whole

game trying only to avoid bankruptcy, a smart player learns how to use other players' fears, irrationalities, and ignorance to help himself to end up the winner.

What are the important ways in which bankruptcy affects the game? The primary effect of bankruptcy is the tremendous property shift which it brings about. A good player rarely, if ever, bankrupts only to get money. To think otherwise is a grave mistake. Property is the key to winning the game, and bankruptcy is the cheapest way to acquire property. Players usually go bankrupt because they owe only a few hundred dollars beyond what they can afford. For this reason, bankruptcy is often a time when property can be bought and sold at noncompetitive prices. The two major features of bankruptcy can be summarized as follows:

**BANKRUPTCY IS THE MAJOR WAY TO ACQUIRE LARGE QUANTITIES OF PROPERTY.**

**BANKRUPTCY TEMPORARILY WARPS THE SUPPLY-AND-DEMAND PRICE LAWS (IT CREATES BARGAINS).**

These two points will be the basis of the discussion later in the chapter. First, let's review the rules behind bankruptcy. They leave a loophole with regard to the question of *when* a player is actually bankrupt.

The official rules say: "*A player is bankrupt when he owes more than he can pay. If his debt is to another player, he must turn over to that player all that he has of value and retire from the game.*"

The vagueness of the phrase "when he owes more than he can pay" has led to many arguments over when a player is declared bankrupt. There are two fairly opposite lines of reasoning on this point.

The basic interpretation, endorsed by Parker Brothers, is that if a player can raise the necessary money before his turn is over, by last-minute trading, then he does not owe more than he "can pay" and is not bank-

rupt. In other words, if you owe a large rent, you are allowed to do whatever you can to scrape up the rent money by using your ingenuity and sales skills. However, if you cannot raise the money, you must give your creditor all that you had of value *when you rolled the dice and landed on the property*, since at that moment you owed more than you could pay. You cannot, in a move of revenge, sell all of your properties to some other player for \$1 and then give that dollar to your creditor in an admission of bankruptcy. A player has an opportunity to prove that he does not owe more than he is *capable of paying*, but if he is unable to prove this by raising the money, then he is bankrupt as of the moment that he incurs the debt.

The second interpretation is a literal interpretation and can serve as a major loophole. It says that if a player cannot, by selling his houses to the Bank and mortgaging his property, raise enough money to pay his rent, then he "owes more than he can pay" and is bankrupt as of that moment. It gives a debtor no opportunity to make trades to pull himself out of debt at the last minute. This is a highly restrictive definition, one which seems unnecessarily harsh. At times, it may be necessary to use this interpretation to collect rent from a player who in a fit of poor sportsmanship is trying to illegally give all his properties away. However, in general, it is very risky to use this interpretation, since sooner or later you will find yourself knocking on bankruptcy's door. Then it will be rather difficult to return to a more liberal definition. In general, stick with the freer interpretation, which keeps your options open, since you are probably in a better position to exploit those options than your opponents are.

For the purposes of strategy in this chapter, we will use only the first interpretation of the rules.

What do you do if someone lands on your developed property and owes more than he can pay without trading?

1. You must make an immediate decision: is there any reason not to quickly and peacefully bankrupt this player? The only time you would not want to bankrupt him would be if there were overriding balance-of-power considerations. Let's assume that you want to bankrupt him.

2. Do not, *do not*, jump up and down with glee, yelling, "I told you so," or other insults, unless such actions are absolutely necessary to maintain your honor and satisfy your basic animal urges. Instead, it is much safer to smile, be courteous and sympathetic, and try to get his properties before he gets any ideas about trying to sell some of them to raise the money he needs. Try to act as if it's too bad that he's bankrupt, but you really can't see anything that he can do. Let him know that you're pretty sure that his cause is futile. If he has houses, calmly start to add up how much money he gains by selling them to the Bank at half price. If your debtor snarls at you as you count his houses, back down and explain that you were only trying to be helpful. (*Note: some players have such intense pride that they develop an emotional attachment to the houses they build on their properties, and any attempt by you to destroy those houses can precipitate a violent reaction.*)

3. If your attempts at a quiet, rapid settlement of the situation fail, you will find yourself with a very delicate problem. All those vultures we mentioned before will come to life when they see another player about to go bankrupt. The bankrupt player might have that last Maroon property or that fourth Railroad, and this is bad news for you. The entire game can come to life, with dozens of proposals being hurled at the bankrupted player. If it looks as if your debtor is going to be able to raise the money he owes you by selling some of his valuable properties, you must forget all about bankruptcy and concentrate on getting one or two good properties for yourself in exchange for a promise to waive the rent. (The only exception to this rule is when you need the cash so badly that without it you stand a good chance of being driven bankrupt yourself.) The fact that your

debtor owes you so much money puts you in an excellent position to say something like, "I'm willing to keep you alive in this game if you give me the Orange and the Light Blue properties." If your offer is reasonable, the debtor will usually be happy to deal directly with you.

4. Sometimes, however, things don't go exactly as planned. Because a Monopoly game always brings out strong emotions, your opponent could try to use all sorts of unsportsmanlike maneuvers to deprive you of your victory. If it looks like he is about to use one of the following dirty tricks, you must spring into action immediately!

a. He might, as we mentioned before, try to sell all of his property to another player for \$1, and then give that dollar to you. If he tries this old ploy to deprive the victor of his spoils, explain that the rules say that he is bankrupt "when he owes more than he can pay." Either he can pay it or he can't. If he can't pay the debt, then he is bankrupt as of the time he lands on the property, and all that he owns of value at that time must be turned over to his creditor. If logic fails, we suggest that in the future you find more mature companions with whom to play.

b. He might decide to leave in style and throw the board, the Bank, and all the properties into the air. Stand back—those flying houses can hurt. Just remember that it's not worth beating someone who can not behave in a civilized manner if he loses.

c. He might threaten your life. This is not as uncommon as you might think. In such a situation, it is important that you first decide whether or not he is serious. If there is *any chance that he is serious*, then by all means waive the rent. The crucial strategy in this situation is to live so that you will be able to win future Monopoly games. Once your opponent has calmed down a bit, excuse yourself to go to the bathroom and leave the building as quickly as possible. Out a window, if necessary. Don't come back for a week.

If you are certain that your opponent is only exaggerating, then do not let yourself be intimidated. Be firm.

Neither threats nor hisses should change your mind. Remember that if you don't bankrupt a weak player, the next player may not be so sympathetic. He might snatch all those valuable properties and use them against you. The same advice applies if your opponent begins to cry and plead. Be firm and end his misery quickly. Nice guys don't always finish last, but they seldom finish first.

That's the best situation—where someone is going bankrupt to you. What about the less favorable possibilities?

The second possible bankrupting situation is where one of your opponents is going bankrupt to another opponent. Whenever this happens, the first word which should pop into your mind is "Bargains!" There is a very simple reason for the way this situation brings about an opportunity to gain property cheaply—a player who is about to go bankrupt needs the money fast and is in no position to argue about trivial things like an extra free land on Mediterranean Avenue. However, there are two things which must be considered when you negotiate with a person who is in a state of "imminent bankruptcy."

*1. Pride.* Many players would rather lose the game than sell their "valuable" properties at the "insulting" prices which you offer to pay. Be careful not to take total advantage of your opponent's predicament when you propose your offers. If a player is desperate and offers you a property at a bargain price, don't hassle him to reduce his prices just because he's in trouble. Nobody likes a parasite who profits from other people's misfortunes. If you behave like a greedy hog, a losing player might well decide that he has been playing long enough and go bankrupt without ever selling you any properties. Bankruptcy can make people irrational. Don't push them. You might end up pushing them to use the excuse, "I'm tired of playing this game. Since I'm bankrupt, I might as well quit now."

At this point, we might as well mention a related

problem which can put a real dent in your plans for victory. If the game has dragged on for a few hours, a player might decide he's getting tired and want to give all his properties to the underdog. If this about to happen, it's really unfair for you to insist that he sit down and play until he goes bankrupt. You *can* insist that he not give all his properties to a person who would be the least likely to bankrupt him if he stayed in the game. A compromise which you could suggest is that he turn over all his properties and money to the Bank. It's not perfect, but at least it gives all the remaining players an even shot at getting those properties.

2. *A stake in the game.* Related to considerations of pride, every player must feel that he has some chance of winning if he is going to make an effort to avoid going bankrupt. For this reason, make sure that any trade you propose during this critical period will leave the player who is in trouble with the appearance of some significant chance of winning. Don't guarantee him victory; just don't make it appear totally impossible for him to pull a win out of the fire. When trying to make trades with a person who is wavering between resignation and playing on, it is important to stress the positive possibilities of his position. If you're playing with a jackpot, it's always a good idea to mention how one quick land on free parking could turn things around for him. Emphasize his stake in the game, and you will increase your chances of picking up a good deal for yourself.

Some players are such fierce competitors that they believe that as long as they are still moving their tokens, they have a chance to win. These players are the best to deal with when they get in trouble. They will listen to any proposal you make them. If you see that one of these types is about to give up, a comment like, "Gee, I never thought you were a quitter," will usually bring him right back.

If you are aware of these two considerations, you are ready to try to bargain with the struggling opponent. Make it clear from the beginning that you are not trad-

ing with him only to watch him go bankrupt a few turns later. Show him that you actually want to help him stay in the game. Phrases like "You've been good to me when I was in trouble" and "That's not much rent—I can probably help you out" can work wonders. Maintain the upper hand when you are negotiating, while keeping the considerations of "pride" and "a stake in the game" in mind. Realize that if you trade fairly, you will enhance your reputation as a fair trader in good times and bad. That reputation could be the factor which causes your opponent to give up struggling when he lands on one of *your* properties—if he has to go broke, he might as well go broke to someone who is fair, as well as winning.

When dealing with a bankruptcy situation, don't forget about the player who is *collecting* the rent. Does he care only about getting his money, or is he much smarter than that? Often a skillful bankrupting player will not offer any sort of trade until it appears clear that the would-be bankrupted player will be able to trade property with somebody else and raise the necessary money. Why should he bid for property if he's going to get it for free if the player goes broke? But once it looks certain that you will be able to close a deal with the debtor, a smart creditor will step in with a better counteroffer, realizing that it's better to get property than a lot of useless money. If you are up against such an opponent, he will probably have a much stronger bargaining position than you, since he can offer to waive the debt (usually a large sum of money) in exchange for whatever it is that the debtor is selling. Don't try to fight him on his own terms. Convince the debtor that it is much better in the long run to deal with you, rather than to help build up the crushing, powerful position of his creditor. If, on the other hand, you find yourself facing an opponent who is more interested in collecting rent than collecting property, make sure that you profit from his mistake.

Having discussed all of the possible ways that your opponents can go bankrupt to either you or each other, it is time we considered the last alternative. What should you do when you are about to go bankrupt?

Hopefully, by applying what you have learned, you will avoid this problem. Eventually, however, the Fates will gang up against you, and you will need a solution to keep you fighting. In other situations, you may even deliberately allow yourself to drift into this precarious position in order to take advantage of its psychological value.

When you owe another player a large sum of money, there are three things that you can do:

1. *Raise the cash yourself.*

2. *Convince one of your opponents to buy something worthless from you, giving you enough money to pay the debt.*

3. *Make an arrangement with your creditor so that he either waives the rent completely or accepts something in its place.*

Let's assume for the time being that you can't raise the cash to pay the rent. Chapter 14 will be devoted entirely to the art of raising cash in an emergency, so there is no need to deal with it here. Besides, if you've got enough money to pay the debt, you're not under any real pressure anyway.

There are two alternatives left. It is not ridiculous to think about making your opponents raise some money on your behalf. Examine the position and ask yourself whether your bankruptcy will injure the positions of any other player in the game. If so, how? Monopoly players will not rush out to help someone just because he's going bankrupt, especially if they are paying large rents to that player on his well-developed color groups. However, no player wants to see another player win! The other players don't care at all if you go broke, but if your going broke will help someone else to win, then players will intervene to safeguard their own interests. They will be even more likely to do so if you *help them to realize what a danger your bankruptcy could be for them!* The

chances are good that your creditor is the most powerful player in the game. Nobody wants to see the rich get richer, so speak up and start appealing to your opponents' own self-interests to get them to save you. Here are some sample pleas:

a. "Listen, Sue, if I don't get \$400, I'm going to go broke to Ken, and I'll have to sell all of *our* houses on the Green group, from which you get half the profits! Furthermore, Ken has reams of money, and if he gets the Reds, he'll build on them himself. Then you'll be paying on the Greens *and* the Reds. You can't afford to see him get any more powerful!"

b. "My dear Lorraine, if I go bankrupt to Cindy, she gets all of my properties. That includes the third Orange property, which you want so badly. She's the leader already; you don't want her to get any stronger, do you? My position is pretty weak at the moment, since I owe \$500, but you have plenty of money and a fully developed color group. I'm really not asking you to play St. Nicholas—it's in your own interest to help me out. If you help me pay this debt, you can keep me alive until I come around to your color group. Then you can bankrupt me! You want me to sell you the Orange property outright! I can't do that. I'd have no bargaining position left in the game if I did that. If I don't have at least some chance, there's no reason to play on. I might as well go bankrupt right now."

c. "Chuck, if I am forced to tear down these houses to pay my debt, we're both going to be in big trouble. True, I'll be in more trouble than you will, but look carefully at the position. If I tear down the houses on my Maroons, Michelle over here is going to snatch them up and put them on her Greens. Once I sell houses, there won't be a housing shortage anymore, and she'll use those houses to bankrupt you as well as me! By helping me pay this debt, you can keep the houses on the Maroons, where they are hurting her. We're going to have to cooperate a bit if we want to have any chance at all. Now look, I'm only \$600 short, and . . ."

The trick to making other players pay all or part of

your debt is to explain clearly and *honestly* why it is in their best interests not to watch you go bankrupt. If you look hard enough, everybody has at least one reason for keeping you out of someone else's clutches. A Monopoly game brings out the greed in a lot of people. Since everyone is secretly wishing to bankrupt you himself, it is your job to exploit that desire. Nothing sells better in an argument than "self-interest" when it's sold carefully and correctly.

How exactly do you transfer the money from another player to yourself? If you can't convince him to buy a "Get out of Jail Free" card, a utility, or an option on a utility, then suggest trades which would include the money you need to pay your debt. In those trades, be sure that you don't give up anything you would not give up in a normal trade. The fact that you are in a weak position is no reason to make your position any weaker.

If all else fails, it's time to put a little pressure on the person who is causing you all of the trouble in the first place. Take a good look at your creditor's position. If all he's interested in is the cash, you're in trouble. In that case, you're going to have to convince him that you're worth more to him alive than dead, and that's no easy trick. You might try explaining that as long as you stay in the game, you keep on passing Go and collecting money which you pay him in the form of rents. Thus, the longer you're in the game, the more money he collects! Some people will believe any kind of reasoning that sounds logical!

Maybe he's not interested in your cash nearly as much as he's interested in bankrupting you to get that last Green property, the one that he really needs. There's only one way to find out. Pick it up and ask if anyone is interested in buying it. If your creditor's eyes suddenly light up, you know that you've found a possible way out of bankruptcy. Get another player to make some offer, any offer, for that property. Then you can start negotiating with your creditor over the terms of your upcoming trade. Try to make him forget that if no

other players will deal with you, he will get that property by bankrupting you anyway. Let him know by the tone of your voice that you're doing him a great favor by negotiating with him. If he wants those Greens badly enough, and he loses sight of the fact that he'll get them if he doesn't say a word, you can do quite well for yourself. If there's no other way out, you can always give up the Green property if you're promised immunity on those Greens and a few free lands on the color group which caused you your present problems. The key to making a deal with an opponent who has you on the verge of bankruptcy is to find his weakness or secret desire and exploit it. Use the fact that you are going broke to your advantage. Argue, "Look, you can afford to give me Oriental Avenue as some compensation. Who am I? I'm so weak I'm almost broke. The least you can do while you trade with me is give me a break. You're so powerful that it couldn't possibly hurt you." If you can use the fact that you are destitute to evoke pity and sympathy, you can cover up the fact that were it not for this temporary financial setback, you would be cleaning up.

So hang in there and stay alive. (The key word is "alive"!) If you've got good properties but are caught in a cash bind, swallow your pride and talk your way out of bankruptcy. You'll be surprised at how successful you can be. After it works, stop and think again about the beauty of bankruptcy. In how many other situations could you talk someone else into paying your debts for you?

## CHAPTER 12 SUMMARY

- I. Bankrupting to acquire properties.
- II. Bankruptcy creates bargains.
- III. Two interpretations of the bankruptcy rules.
- IV. Bankruptcy psychology.
- V. Poor sportsmanship in bankruptcy.
- VI. Picking up bargains:

- A. The importance of pride.
  - B. The importance of a stake in the game.
  - C. The "common enemy."
- VII. Paying debts without cash.
- VIII. The beauty of bankruptcy.