July 27, 1937.

C. J. McABEE

2,088,137

GAME

Filed Feb. 26, 1936

2 Sheets-Sheet 1

FIG. 1.

WITNESS:

Robt. R. Mitchell.

INVENTOR

Clyde J. McAbee

BY

Bussey & Harding

ATTORNEYS.

July 27, 1937. C. J. McABEE 2,088,137

GAME

Filed Feb. 26, 1936 2 Sheets-Sheet 2

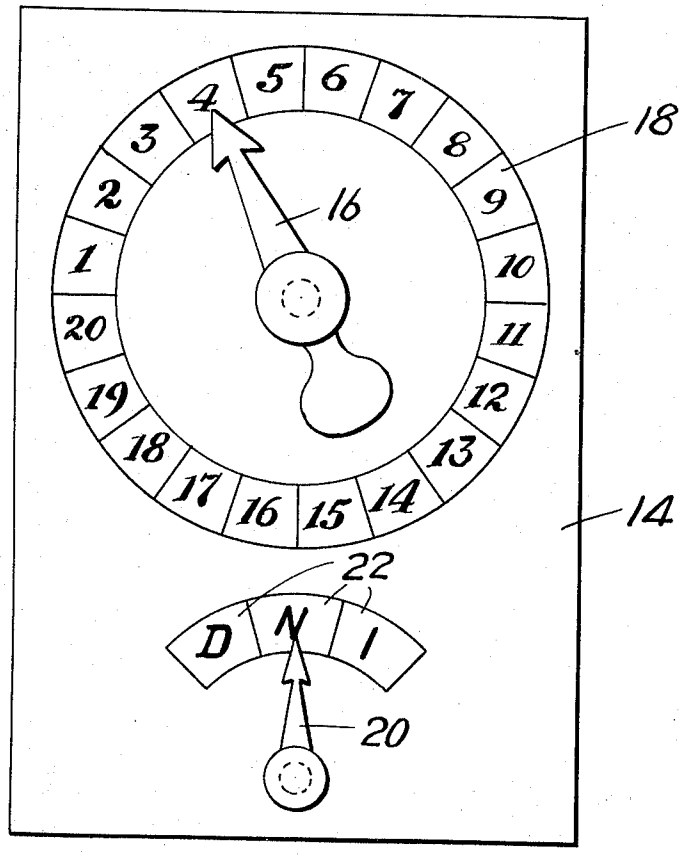


FIG. 2.

38 COMPUTING	36 TOTAL	26 MONEY	28 LIFE INSURANCE	30 PROPERTY	32 INVESTMENT SECURITIES	34 SPECULATIVE SECURITIES

24

FIG. 3.

WITNESS:
Robt R. Mitchell

INVENTOR
Clyde J. McAbee
BY
Russell & Harding
ATTORNEYS.

Patented July 27, 1937

2,088,137

UNITED STATES PATENT OFFICE

2,088,137

GAME

Clyde J. McAbee, Haddonfield, N. J.

Application February 26, 1936, Serial No. 65,755

7 Claims. (Cl. 273—135)

This invention relates to a game, and more specifically a game involving the investment of money, the winner being determined by the accumulation of a specified amount of assets or, if the game is played on a time basis, the accumulation of the greatest amount of assets in a specified time.

Briefly stated, the game begins with each player having a certain specified amount of money. This money may be invested by the player in various categories. There is then assumed, or determined by chance, a normal, inflation, or depression condition. The players then determine by chance which of certain instructions they are to individually follow with respect to the money they have invested in the various categories. At various intervals, also determined by chance, the conditions change, whereupon the instructions which are individually determined thereafter are also changed. Skill is involved in so re-distributing the assets in the various categories that the opportunities are enhanced for increasing the total assets to attain the ultimate goal of the game.

The game is so designed, as will be brought out in greater detail hereafter, that in the various conditions of normal, inflation or depression periods, the best results will be attained by investments which are made in accordance with the best average actual judgments in this respect. Just as in the actual investment of money, the individual is affected not only by the general trend of conditions as a whole, but also, and even to a greater extent, by the fates of individual investments, so also in the game there are involved hazards similar to those resulting from the same limitation upon the distribution of assets in only a limited number of investments the condition being simulated by the chances of securing favorable results under more generally unfavorable conditions and vice versa. The game also shows how an increase in total assets to a substantial degree can only be achieved by investment. The greatest changes for example, both favorable and unfavorable, will occur when investments are made in speculative securities rather than more conservatively.

In its simplest form the game must, of course, deal comparatively arbitrarily with various conditions. By increasing selections, however, in a more elaborate form, it will be clear that the game may be made to conform more nearly to actual conditions in the investment field.

The general objects of the invention will be better understood from the following description of a simple though preferred form of the game taken in conjunction with the accompanying drawings, in which:

Fig. 1 illustrates a chart involving instructions to the players;

Fig. 2 shows a spinner and tally device; and

Fig. 3 illustrates a chart on which a record may be kept of the individual's progress in the game.

Referring first to Fig. 1, the chart **2** comprises a series of columns numbered as indicated at **4**, these columns being intersected by three rows, illustrated at **6**, which are designated, respectively, "Inflation", "Normal", and "Depression". In the divisions resulting from the intersections of the columns and rows, there are various instructions, certain of the columns, such as **8**, **10**, and **12**, containing special instructions relating to changes from one condition to another, that is, the following of the instructions in one row rather than another.

The various columns may be chosen by chance in various ways, for example, by the use of a spinner **16** supported by a card **14**, the pointer of which moves adjacent numbers such as indicated at **18** corresponding to the designations of the columns in Fig. 1. A tally pointer such as indicated at **20** may be conveniently provided to point to indications such as **22** of the economic conditions under which play is taking place.

Fig. 3 is a chart **24** showing the various distributions which may be made. This chart may consist of an ordinary ruled sheet of paper with columns as indicated. The column **26** headed "Money" indicates the amount which may be retained in bank. The columns **28**, **30**, **32**, and **34** correspondingly indicate the amounts invested in life insurance, property, investment securities and speculative securities. In view of the fact that the amounts in these columns may be interchanged during the progress of the game, it is convenient to provide a further column, indicated at **36**, giving the total assets of the player and additionally a column **38** may be provided in which computations may be made. Instead of an ordinary chart formed on paper, the chart may be conveniently of the so-called "magic slate" type, in which pressure by a pencil upon a thin film of some transparent material produces marks which are erasable merely by separating the material from its backing. Such an arrangement is convenient inasmuch as the entries may become, in the progress of the game, quite numerous.

In playing a game involving the specific elements which have been shown, the start may be

made in a normal period. This means that the instructions involved in the second row of the chart 2 should be followed. Each player starts with, say, twenty thousand dollars, which he may invest as he desires in the various categories illustrated in Fig. 3. One of the players then spins the pointer 16 to secure the indication of a column. His fortune with respect to his assets is then given in the second row of the indicated column and he makes an entry accordingly on his chart. The instructions are conveniently given in terms of what is to happen per thousand dollars in a category, and may also be given in terms of fractional change of the total holdings in the category. The rule may be made that if a player chooses by his spin an instruction relating to a category in which he has no holdings, that spin will be lost to him, and play will progress to the next in turn.

The above will be true unless one of the columns 2, 10 or 15 is indicated, whereupon a change of economic conditions takes place and is marked by the indicator 20, the player being then entitled to another spin to determine what increases or decreases take place in his investments under the new conditions. The players operate the spinner in turn to determine their individual fortunes while the changes in conditions are binding upon all.

For convenience each of the players may have one of the charts 2 before him.

Skill is involved in the game in the redistribution of assets whenever a change in economic conditions takes place. Each player is, of course, bound to make his changes before spinning. In connection with these changes of distribution of assets, the rules may either permit quite free redistribution or the redistribution may be subjected to some penalties or advantages. For example, it will be noted that in a depression period property becomes a rather hazardous investment, whereas it is quite a good investment in inflation periods. During an inflation period, therefore, a player may have a considerable investment in property. If a change then occurs to a depression period, it is rather likely that the player will decrease his investment in property and place his assets in some other category. Rules may be provided whereby a transfer of the assets from the property category in a depression period may require that the assets so transferred be reduced to, say, four-fifths of their value. Similar penalties or, if desired, advantages, may be provided when various other changes are made.

The object of the game may be made the accumulation of some certain amount, say, one million dollars, or, if desired, play can be continued for some predetermined period and the player having the maximum assets will then be the winner. It may be remarked that the collection of double indemnity on life insurance may be regarded as involving the player's building up of his estate for his heirs rather than his individual fortune.

It will be obvious that numerous changes may be made in the specific embodiment of the invention. The chart, for example, may be considerably enlarged to include many columns additional to those illustrated. If desired, the changes of the economic conditions may be determined otherwise than by having them included in the chart, though this constitutes a simple manner of providing that a change may occur when least expected. In the game trends may be indicated by the distribution of the changes. For example, it will be noted that from an inflation period the possibilities of changes are two for depression to one to normal conditions. Distribution of assets during an inflation period must therefore be made to take care of the greater possibility that a change to depression is more likely than a change to normal so that if the redistribution of assets is penalized in any way during a depression period, the distribution during an inflation period should be correspondingly made.

The game may be very easily changed into a card game which permits the very substantial enlargement of the number of instructions. Three separate decks of cards may be provided, for example, corresponding to inflation, normal and depression conditions. If a normal period exists, the cards in the "normal" deck placed face down on the table may be drawn one by one by the players to determine the changes in their assets. The cards in this deck may include cards corresponding to the instructions in columns 8, 10, and 12 to indicate changes to other periods, whereupon the corresponding other decks may be used for play. In this case it will be obvious that the same principle is retained in that means are used to provide instructions relating to changes in assets in various categories, the instructions being chosen by chance and also being determined by conditions under which play is to be regarded as taking place. At the same time, some means is provided for indicating at intervals changes in conditions under which later play is to take place. As mentioned in connection with the specifically described embodiment, the changes of periods may be determined otherwise than by having cards included with the instructions relating to assets as, for example, by providing a spinner which may be operated by each player prior to drawing a card to determine whether the period is or is not to change. Obviously the divisions of the spinner should be such that the chances of changes are relatively few as compared with the chances for maintenance of the same condition.

The game may also be embodied in the form of a board game having moving pieces. For example, a board may be provided corresponding to a very considerably elongated and closed chart such as Fig. 1. Markers corresponding to the individual players may be moved around this chart, depending upon the throws of dice. So long as a normal period, for example, is indicated, the various pieces may move along the corresponding row. When a change to another period occurs, the pieces may be shifted to the next row and playing continued.

It will be clear that numerous other embodiments of the invention may be made without departing from its scope as defined in the following claims.

What I claim and desire to protect by Letters Patent is:

1. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, and means designating a set of groups of instructions, said groups to be chosen by chance during the game, each of the groups containing instructions corresponding to different conditions under which play of all the players is to be regarded as taking place, at least some of the instructions providing for changes in assets in the various categories, the changes corresponding to said conditions, and some of the instructions estab-

lishing changes in conditions under which later play of all the players is to take place.

2. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, and means designating a set of groups of instructions, said groups to be chosen by chance during the game, each of the groups containing instructions corresponding to different conditions under which play of all the players is to be regarded as taking place, at least some of the instructions providing for changes in assets in the various categories, the changes corresponding to said conditions, and means for establishing at intervals changes in conditions under which later play is to take place.

3. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, means providing instructions dictating changes in assets in the various categories, said instructions to be chosen by chance and also being determined by conditions under which play of all the players is to be regarded as taking place, and means for establishing at intervals changes in conditions under which later play of all the players is to take place.

4. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, a chart provided with a set of groups of instructions, said groups to be chosen by chance during the game, each of the groups containing instructions corresponding to different conditions under which play of all the players is to be regarded as taking place, at least some of the instructions providing for changes in assets in the various categories, the changes corresponding to said conditions, and means for establishing at intervals changes in conditions under which later play of all the players is to take place.

5. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, a chart provided with a set of groups of instructions, said groups to be chosen by chance during the game, each of the groups containing instructions corresponding to different conditions under which play of all the players is to be regarded as taking place, at least some of the instructions providing for changes in assets in the various categories, the changes corresponding to said conditions and some of the instructions establishing changes in conditions under which later play of all the players is to take place.

6. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, a chart provided with a set of groups of instructions, said groups to be chosen by chance during the game, each of the groups containing instructions corresponding to different conditions under which play of all the players is to be regarded as taking place, at least some of the instructions providing for changes in assets in the various categories, the changes corresponding to said conditions, means for establishing at intervals changes in conditions under which later play of all the players is to take place, and mechanical means for choosing said groups.

7. A game for a plurality of players comprising means for indicating a distribution of assets in various categories among which they may be redistributed during the progress of the game, a chart provided with a set of groups of instructions, said groups to be chosen by chance during the game, each of the groups containing instructions corresponding to different conditions under which play of all the players is to be regarded as taking place, at least some of the instructions providing for changes in assets in the various categories, the changes corresponding to said conditions, and some of the instructions establishing changes in conditions under which later play of all the players is to take place, and mechanical means for choosing said groups.

CLYDE J. McABEE.