

# Play the game – someone has to win

By ROB STOCK

**PLAYING YOUR** way to investment wealth seems an attractive option and there have long been games on sale – often for eye-watering prices – claiming to provide the opportunity to do just that.

But established investment author Frank Newman, perhaps best known for his classic thrift bible *Living Off the Snail of an Oily Hog*, believes he has set a new benchmark for financially instructive board games with his New Zealand Investment Game, selling for \$150.

That price might seem high but it compares favourably with simpler games aiming to do the same thing.

The Investment Game is complex, feeling closer to a simulation of your financial life than a board game such as Monopoly.

Players, who should set aside a minimum of two hours to play (equating to five years in the markets), begin with some savings and the income from a job and compete by investing to amass the greatest wealth.

The investments available are cash, property, shares, derivatives

(limited to 10% of an investor's wealth as the game is about "investment not speculation", according to Newman) and Kiwi-Saver.

It's not just investment assets people can put their money into. Players can invest in their education, which can lead to their incomes rising.

Most board games would struggle to combine such a wide range of investment options, but players in Newman's game watch a computer screen as well as throwing dice and moving counters around a board. The screen carries information on players' portfolios, as well as tracking the progress of the investment markets (created from real market data) that affect their wealth.

The software not only allows for realistic and unpredictable market moves, but also removes the need for a pencil and paper as the software does all the tedious portfolio updates.

"It gives people the chance to experiment with the strategies they could use in life," Newman says, though testing suggested people tended to adopt strategies in keeping with their real risk tolerance.



Frank Newman's game plan takes dice into the computer world.

Photo: Phil Doyle

The game generates progress reports for players and rates their Investment IQ, or IIQ, so when they play repeatedly they can gauge their progress – not just against themselves but against all players as the software updates online when playing creating a global IIQ ranking league.

Newman started out as a sharebroker and became a financial adviser before a stint in local government that he ended to throw himself into development of the game.

Newman hopes to be able to take it global and thinks there's nothing as good available overseas.

He would simply replace the New Zealand data with the data from the applicable country. For those who feel they might be a bit out of their depth, Newman has embedded himself in the game in an "Ask Frank" tab on screen so players who feel they need direction can get tips.

## OTHER OPTIONS:

■ **New Zealand self-made investor Michael Shruhsall's investor:** The Sharemarket Board Game is \$69.95 from the Goodreturns online book store, though some might find it feels closer to playing Monopoly than playing the sharemarket.

■ **Hybrid Real Estate by Kieran Trass:** It's designed to teach Kiwis about how to use the property cycle to turn themselves into millionaires. Costs \$99.95, and would appeal to those wanting to begin their property investment path.

■ **Cashflow by Rich Dad, Poor Dad author Robert Kiyosaki:** Sells new for around \$395, and promises "The more you play this game, the richer you become". That'd be nice but there's more to getting out of that rat race than is taught by this game.

■ **Buy Low, Sell High** from the US investment publishing house Motley Fool. Has one simple message: buy shares when they are cheap and sell them when they are expensive. A good lesson, but limited, and not much fun, ironic given that the Motley Fool logo is a jester. It sells for \$59.99 from MightyApe online games store.