

BULLS AND BEARS TM
"the microcomputer game of high finance"

BY
SPEAKEASY SOFTWARE LTD.
BOX 1220
Kemptville, Ontario K0G 1J0

"BULLS MAKE MONEY! BEARS MAKE MONEY!"
"PIGS DON'T MAKE ANYTHING!"

SPEAKEASY SOFTWARE

BULLS & BEARS



SPEAKEASY SOFTWARE LTD.
BOX 1220
KEMPTVILLE, ONTARIO K0G 1J0
1-613-258-2023

WARLORDS TM

It is the Dark Ages, in the ancient kingdom of Nerd, and all is chaos. King Melvin has died without an heir and the country has fallen into the hands of four powerful and vile WARLORDS. A power struggle is taking place to see who will emerge as the new King.

You and the other players are these WARLORDS and, as you brood in your castle, you will have to decide what combination of military might and skillful diplomacy will lead you to victory. It would be foolhardy to wage war against all others simultaneously, yet . . . will the alliance you make stand the test of battle? Should you double-cross him before he screws you?

And what of the serfs? You will have to tax them heavily to wage war but not to the point of plague and famine. Will your troops control the country-side or lay siege to the towns and capital?

Whoever said "war is hell" never played WARLORDS.

MICROTRIVIA TM

WHAT HAPPENED ON NAPOLEON'S WEDDING NIGHT . . .
IN STAR WARS, WHO WAS THE LEADER OF THE STORM TROOPERS . . .
WHAT DO JUMBO AND TRIGGER HAVE IN COMMON . . .

The answers to these and dozens of other weird, wonderful questions are found in MICROTRIVIA. Match your wits with RALPH THE TRIVIAL COMPUTER and then, when rendered witless, inflict the same fate on your unsuspecting friends. Speakeasy's MICROTRIVIA is certain to make them feel totally inadequate.

WARNING . . . DO NOT LET YOUR CHILDREN PLAY - THEY WILL CERTAINLY KNOW MORE THAN YOU.

MICROTRIVIA is not a serious, educational simulation designed for Ph.D. candidates and is best played at a party, along with plenty of good food and drink. All kinds of famous people have not played MICROTRIVIA. PRESIDENT CARTER has not played MICROTRIVIA. BOBBY ORR has not played MICROTRIVIA.

BULLS AND BEARS TM

"the microcomputer game of high finance"

BULL: an economic optimist

BEAR: an economic pessimist

BY

SPEAKEASY SOFTWARE LTD.

BOX 1220

Kemptville, Ontario K0G 1J0

Copyright 1978

INTRODUCTION
TO
BULLS AND BEARS

Welcome to the game of BULLS AND BEARS! In the world of finance, a BULL is an economic optimist, while a BEAR is a confirmed pessimist. The BULL thinks that good times are here and that the stock market is on its way up. On the other hand, everytime that the BULL gets carried away, the BEAR is always ready to drag him down. The BEAR thrives on disaster, recession, wars, and foolish politicians. These two engage in a perpetual, epic struggle for control of the world's stock market.

What will you be? SPEAKEASY SOFTWARE invites you to enjoy our game which, while easy to play, is complex enough to challenge you repeatedly. We hope you will find the game helpful in illustrating some of the principles of these fascinating markets, as well as providing you and your friends with hours of enjoyment. Don't be too concerned at first, if you don't quite know what numbers to pump into the system - just make a guess and play it as it goes. The idea is to learn as you play.

The world is full of books on this subject, and each book is full of marvelous advice, but the piece of advice that we like best is:

BULLS MAKE MONEY!
BEARS MAKE MONEY!
PIGS DON'T MAKE ANYTHING!

THE GAME CONCEPTS

TO START: The computer acts as the banker. It will ask you how many players there are and their names. Do not lie to the banker or it will turn you in to the income-tax people.

PLAYER CASH: Each player starts the game with \$50,000 cash. The object of the game is to maximize your gains or, at the very least, minimize your losses.

OBJECT: The player with the most amount of money at the end of the game, wins.

COMPANIES: Each game is set up so that there is always one more company in the game than the number of players, e.g. 3 players - 4 companies. At the beginning of the game, these companies each have \$100,000 in cash but they don't own any production units.

PRODUCTION UNITS: Production units stand for things like factories, oil wells, computers, etc. - assets that potentially allow the company to earn money. If the company never invests in production units, which cost \$10,000 each, it will never make a profit. The catch is that sometimes these production units lose money!

SHARES: Each company has 20,000 shares. The players may buy some of these shares throughout the game. More than one player can invest in any company and a single player can invest in as many companies as he likes, as long as he can afford to buy the shares. Likewise, he can sell some or all of his shares each year, as he wishes.

STOCK MARKET: Each year the Stock Market will show the BID and ASK for each company. The BID is what the 'market' is willing to pay for each share and the ASK is the price at which the 'market' will sell a share. In other words, if a player wants to buy shares, he must pay the ASK price. If he wants to sell shares, he will get the BID price.

The theory of market trading is simple - just ask a stock broker - buy low, sell high! (Stock brokers are full of terrific advice like this!)

CONTROL OF A

COMPANY: The player who owns the greatest number of shares in a given company each year is called the Director. He controls the corporation, which means he or she will be asked a series of questions about what should be done for the company. The Director will have to decide how many production units the company should have, how much cash it should keep, how much money it should borrow or pay back.

DIVIDENDS: The Director will also decide if and when dividends should be declared. If the company has earned extra money and it is in the form of cash, some or all of these profits may be given to the shareholders, as dividends. For example, if there is \$40,000 profits, the Director may declare a dividend of \$2 per share, since there are 20,000 shares in the company. The banker will figure out the dividend for each player based on the number of shares each owns, and add it to the players' cash.

NOTE: DIVIDENDS are the only way to move cash from a company to players. And remember, also, that it is personal worth that determines who wins!

EARNINGS: The Stock Market each year shows the total earnings for each company. The higher the earnings, the higher the stock prices - usually. Mind you, the Stock Market doesn't always behave rationally, so prices will not always meet your expectations. Sometimes, they may exceed them.

SELLING

PRODUCTION

UNITS: Directors may decide at times to sell production units for a company. This makes sense if they expect the company to lose money but it should be noted that the cash received for each unit is only \$9,000 - not the \$10,000 you paid for it. The \$1,000 lost is a brokers fee.

THE FICKLE FINGER

OF FATE: From time to time - and you won't know when - fate will intervene and the result is an unexpected profit or loss for you or your companies.

THE FINE POINTS: Now, if you knew everything about the game, what would be the fun in playing it? We prefer, instead, to let you learn the fine points of the game thru your experience playing it.

FINAL SUGGESTION: Each player would be wise to have a pen and paper to make various notes regarding the game's happenings.

NOTICE TO USERS OF THE COMMODORE PET

BULLS AND BEARS requires up to 6800 bytes of memory. There should be no problems loading the program into an 8K machine. Type:

NEW

CLR

LOAD "BULLS AND BEARS"

FINANCIAL ANALYSIS TM

A Tutorial

An interactive learning cassette with chapters on Risk, Short-term and Intermediate-term Financing, Financial Statements, and Key Business Ratios. The user is then put into the position of having to use these concepts by playing the Meany Manufacturing Business Game.

TRANSACTIONAL ANALYSIS TM

An Introduction

An introduction to T.A. - a system for understanding human behaviour. Chapters include: You As A Person, Stroking, Transactions, Are You Listening?, The Balancing Game. This interactive learning cassette will help you gain a better understanding of why you get along with some people and not with others and may give you a better understanding of yourself!