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Wall Street

User's Manual

For IBM PC and Compatible Computers*

Installing DOS on Your Program Disk

You need to perform this procedure only once, when you first use the program.

1. Remove the write-protect tab from your program disk.
2. Place your DOS disk (version 3.0 or earlier) in drive A and turn on your computer and monitor.

NOTE: If you have 128K or less free memory in your system, use PC-DOS 2.0 or 2.1.

Enter the date and time. When the A> prompt appears, place the Wall Street disk in drive A and press **ENTER**.

3. Type STARTUP and press **ENTER**.
4. Follow the disk placement prompts on your screen. (Users with ONE drive: Ignore the first prompt asking for your program disk in drive A — it's already there. You will see several disk placement prompts. When asked for a disk for drive A, insert your program disk. When asked for a disk for drive B, insert your DOS disk.)
5. When you have completed the startup procedure, remember to replace the write-protect tape on the Wall Street disk.

Loading the Program

1. Insert the program disk in drive A.
2. Turn on your computer and monitor. The program will load automatically.

Wall Street™ (1-4 players)

As a Wall Street investor, you must increase your net worth from \$1,000,000 cash and \$200,000 in bank credit by speculating in business ventures such as stocks, real estate, and Broadway plays. You have 15 years (60 quarters) to increase your assets, which will be subject to unexpected financial pitfalls and annual taxes. The computer acts as Broker for the game and maintains your account.

After you load the program, you will be asked if you are using a color monitor and if you want to use a saved game (you will be given opportunities throughout the program to save the game on a formatted data disk). Answer these prompts with Y for yes or N for no. Then enter the number of players (called "traders") and each player's initials and name. Each will be assigned a number.

The Game Displays

This program contains four different displays:

The Big Board: This is the first game display you will see. It contains the three-letter code for each investment, the type of investment, the current price per share (P/S), the net percentage change (NPC) since last quarter, and the estimated annual percentage (EAP) based on the previous quarter's increase. Also displayed are the year and quarter and the P/S for three groups of investments. When you have finished viewing this display, press **C** to continue.

The Trader Summary (2 or more players): On this screen you will see the total holdings of each trader along with the current total dollar value (shown in thousands) of each of his investments, the P/S, and the year and quarter. When you have finished viewing this display, press **C** to continue.

The Trader Detail: On this screen is listed each trader's holdings; the investment code; the number of shares held by each trader; the P/S, NCP, and EAP of each investment; and the total value of those shares (listed in thousands). Here is where you will enter all of your buy and sell transactions, which we will tell you about in just a moment.

The Bar Charts: Bar charts display the price difference for an investment over the last 32 quarters. You can view a bar chart while in the Trader Detail. Instead of entering a transaction, enter BCT/ followed by the three-letter code, such as BTT or ABM, which stands for the investment you want to view.

NOTE: All investments shown in green are currently earning more than 15% EAP (12% or more is a good EAP). Investments that are losing money are shown in red.

Investor's Guide

Traders should watch each investment's growth and trend. A growth of more than 12% is considered good. The trend is the amount of time that the investment's price will follow a relatively constant course of action (up or down). Listed below are the available investments and their growth and trend indicators. Also shown is the number of shares needed for controlling interest in each company. (Controlling interest earns you a quarterly salary of approximately 5% of the value of your holdings in the company. This will not be awarded if other traders' combined holdings surpass yours.)

Stocks

1. BTT (Big Telephone and Telegraph) – 25,000 shares for control.
ANNUAL GROWTH: 0% to 10%; TREND: 4-6 quarters
2. ABM (American Business Machines) – 20,000 shares for control.
ANNUAL GROWTH: – 5 (loss) to 15%; TREND: 4-6 quarters
3. DEF (Defense Industries, Inc.) – 15,000 shares for control. ANNUAL GROWTH: – 10% to 15%; TREND: 4-8 quarters
4. GMC (Generic Motor Company) – 15,000 shares for control. ANNUAL GROWTH: – 10% to 20%; TREND: 2-8 quarters
5. MMM (Major Mining and Manufacturing Corp.) – 10,000 shares for control. ANNUAL GROWTH: – 20% to 20%; TREND: 1-4 quarters

Real Estate

1. RER (Real Estate Residential) – 1,000 shares for control. ANNUAL GROWTH: 10% to 20%; TREND: 8-12 quarters
2. REC (Real Estate Commercial) – 2,500 shares for control. ANNUAL GROWTH: 5% to 25%; TREND: 4-12 quarters

*NOTE: To find the trader that controls an investment, type R/O and press **ENTER**. The number of the trader with the controlling interest will appear next to the investment. (For 2 or more players only.)*

Minerals

1. MIN (Mineral Exploration Co.) – ANNUAL GROWTH: – 50% to 50%; TREND: 1-4 quarters
2. PMT (Precious Metals) – ANNUAL GROWTH: – 20% to 25%; TREND: 2-4 quarters

Money Market

1. MKT (Money Market) – ANNUAL INTEREST: 8% to 12%; TREND: 2-4 quarters

High-Risk Investments

The following investments (known as SPEs) are very risky, but they offer high returns. Profits are paid in the quarter following the investment.

1. SPE-Treasure Hunt – HIGH END RETURN: 400%; LOW END RETURN: – 100%; RISK RANK: 1 (riskiest of the four)
2. SPE-Business Venture – HIGH: 325%; LOW: – 75%; RISK: 2
3. SPE-Broadway Play – HIGH: 250%; LOW: – 50%; RISK: 3
4. SPE-Feature Movie – HIGH: 175%; LOW: – 25%; RISK: 4

You will be told when these investments become available. SPE shares sell for \$1,000 each, and you may buy as many as you like. No broker's fee will be charged.

IRA Accounts

You can invest in IRAs in the fourth quarter of each year, and you are limited to 2,000 shares a year. The growth factor is 8% to 12%, and the money invested is non-taxable. There is a 10% penalty for withdrawing money before the fourth quarter of year 15.

NOTE: Price per share figures are displayed in dollars while trader's holdings are displayed in thousands of dollars.

The Financial Advisor

Call on the Financial Advisor for investment advice at any time. Just type F/A and press **ENTER**. The Advisor's current fee (see the Trader Summary) will be deducted from account, and you will see the Advisor's recommendations on your screen. (WARNING: These are not always correct.)

Borrowing from Other Traders

If your assets fall to 0, you must borrow money from another trader. That trader will determine the interest rate, but the term should be no more than 3 years (12 quarters), payable at the end of the 12th quarter. Interest may be paid back quarterly at a rate of 15% of the loan balance.

To make a loan or to transfer assets to another trader, enter a dollar sign (\$) and press **ENTER**. Then enter the receiving trader's number and press **ENTER**. Enter the amount to be transferred in thousands (enter \$100,000 as \$100).

Taxes and Unexpected Occurrences

Income tax will be deducted from your assets after the 4th quarter of each year. Taxes range from 10% to 40% of your annual earnings. Also, from time to time you will see notations on the Trader Detail Display such as BANK MISTAKE, YOU RECEIVE \$36,000 or INCOME TAX ERROR, YOU PAY \$25,000. Your account balance will be adjusted accordingly.

Entering Transactions

1. You may buy or sell investments using the Trader Detail display at any time during your turn, but you should limit your transactions to 5 per turn. You will see the prompt ENTER TRANSACTION? INV/B< >S/SHRS. The last part of this prompt is the format you must use to enter investment transactions:

INV: The three-letter code for the investment

B or S: Buy or Sell

SHRS: Number of shares you want to sell or buy

For example, to buy 1000 shares of BTT, enter BTT/B/1000. To sell all shares in MIN, enter MIN/S/ALL. When you have finished your turn, press **ENTER** only, and the next trader can begin his or her turn.

2. If your debts exceed 20% of your assets, you must make as many transactions during your turn as you need to bring your debts back to the 20% level. If you overdraw your account, you will be awarded an automatic loan of up to 20% of your cash assets at 4% interest per quarter. The borrowed amount will be deducted from your account when the cash becomes available.
3. After the last trader enters transactions, press **ENTER** only, and the Trader Summary will appear. The Broker will deduct a 1.5% fee for all transactions. When all players have taken a turn, press **ENTER**, and the Wall Street display will appear. This display tells you the price changes for the coming quarter, as well as the return on any special investments that were available in the previous quarter.

Winning the Game

At the end of the final quarter of the game, the trader with the highest amount of assets wins the game. When 1 trader is playing, the game is won if his or her final balance reaches \$10,000,000 at the end of 60 quarters.

For a Quick Review . . .

1. After you load the program, you will see the Big Board display. Press **C** to continue.
2. The Trader Summary will appear. Press **C** to continue.
3. When the Trader Detail display appears, the first player may buy his or her first investment using the INV/S< >B/SHRS format. Watch for notices of special investments at the bottom of your screen. To view a bar chart, enter BCT/ followed by the investment code.
4. You may make as many as 5 transactions in one turn. When you have finished your turn, press **ENTER** only, and the next trader can begin.
5. When the last trader has entered his or her transactions, press **ENTER**. The price changes for next quarter and the return on special investments for the previous quarter will appear. You can then go on to play the next quarter.

At the end of the third quarter of the game, the trader will display the amount of assets won by the game. The trader will also display the amount of assets won by the game. The trader will also display the amount of assets won by the game. The trader will also display the amount of assets won by the game.

For a Quick Review

1. After you load the program, you will see the Big Board display. Press **Q** to continue.
2. The trader summary will appear. Press **Q** to continue. The trader summary will appear. Press **Q** to continue. The trader summary will appear. Press **Q** to continue.
3. When the trader detail display appears, the first player may buy his or her first investment using the **BUY** or **SELL** key. The trader detail display will appear. Press **Q** to continue. The trader detail display will appear. Press **Q** to continue.
4. You may make a second investment in one turn when you have finished your turn. Press **BUY** or **SELL** only. The trader detail display will appear. Press **Q** to continue. The trader detail display will appear. Press **Q** to continue.
5. When the trader detail display appears, the first player may buy his or her first investment using the **BUY** or **SELL** key. The trader detail display will appear. Press **Q** to continue. The trader detail display will appear. Press **Q** to continue.