

Gazillionaire™

Educational User Guide

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Welcome to the Gazillionaire Educational User Guide.

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Learning the Game

This Educational User Guide is intended as an introduction to Gazillionaire and how the simulation functions. It covers the main elements of the game and gives helpful tips and strategies on how to play.

Cargo Capacity

The first rule of Gazillionaire is to always try to fill up your ship with cargo.

If your ship has a cargo capacity of 100 tons, you should generally try to buy 100 tons of commodities. If you see a commodity that is a good deal, don't just buy a few tons, buy all of it. This maximizes your profit-making potential.

Occasionally, you will come to a planet with simply nothing worth buying. In this case, it may appear that you have no choice but to leave the planet with an empty ship. However, keep in mind that even a small profit is better than no profit, so don't be too choosy.

Buying Commodities

It is usually better to buy the more expensive commodities.

It is much better to purchase an expensive commodity like Exotic rather than a cheap commodity like Cantaloupe. This is because the potential profit for Exotic is much greater.

For example, if you purchase 100 tons of Cantaloupe at 10 kubars per ton, and you sell them for the maximum price of 40 kubars per ton, you stand to make a total of 3,000 kubars. On the other hand, if you buy 100 tons of Exotic for 180 kubars per ton, and sell them for the maximum price of 720 kubars per ton, you will make a profit of 54,000 kubars.

Profit Potential

Look at each commodity's Profit Potential.

When you purchase a commodity, don't just look at the price. Instead you should look at the commodity's Profit Potential, which is the difference between the commodity's current Market Price and the maximum Price. This is the true value of the commodity you are purchasing.

For example, if you purchase Whip Cream for the low price of 50 kubars per ton (Price Range 50 to 200), your Profit Potential is 150 kubars per ton (i.e., $200 - 50 = 150$). This means if you purchase 100 tons of Whip Cream, at most you can make 15,000 kubars. On the other hand, if you purchase Oggle Sand for the not so great price of 300 kubars per ton (Price Range 140 to 560), your Profit Potential is 260 kubars per ton (i.e., $560 - 300 = 260$). This means if you purchase 100 tons of Oggle Sand, you stand to make up to 26,000 kubars. Even though Oggle Sand does not appear to be as good a deal as Whip Cream, it is actually a better deal because its Profit Potential is so much higher.

If the Profit Potential for two commodities is roughly equal, it is always better to buy the commodity with the least risk. For example, if Whip Cream is selling for 60 kubars per ton (Price Range 50 to 200), its Profit Potential is 140 kubars per ton. At the same time, if Oggle Sand is selling for 400 kubars per ton (Price Range 140 to 560), its Profit Potential is 160 kubars per ton. The Profit Potential for both commodities is roughly equal. However, you are taking a lesser risk buying Whip Cream because the price of Whip Cream cannot fall below 50 kubars per ton. That means at most you can lose only 10 kubars per ton ($60 - 50$) buying Whip Cream, while you may lose up to 260 kubars per ton ($400 - 140$) buying Oggle Sand. In this case, it is better to purchase Whip Cream because if the price falls, you stand to lose less.

Another advantage of buying a less expensive commodity with roughly the same Profit Potential is that you have more money left to pay down your debts or

deposit in the bank. In addition, you end up paying less in import and export tariffs, which also saves you some money.

Supply Chart

Always look at the Supply Chart before traveling.

Most first-time players don't pay enough attention to the Supply Chart. The most important factors in buying a commodity are the PROFIT POTENTIAL and the SUPPLY. This is the golden rule:

Profit Potential = (max Price Range - Market Price) x Tons for Sale

Once you find a product with a good Profit Potential, you should go to the Supply Chart and look for a planet with a low Supply %. The lower the Supply % on the planet, the less plentiful the goods, and the higher the price.

The most difficult part is finding a combination of goods with high Profit Potentials and low Supply %. Often you will discover that some of commodities are not compatible. In this case, you should sell off the commodities with the lower Profit Potentials and find other commodities that are compatible. This involves many estimations and on-the-fly calculations. What you are looking for is the best possible combination of Profit Potential, Tons for Sale, and low Supply %. The more you play the game, the better you will become at making these sorts of quick calculations in your head.

Selling Cargo

Don't be afraid to sell your cargo at a loss.

When arriving on a planet with a ship fully loaded with commodities and discover that the market price is lower than the price you paid, your first reaction might be to give up on selling your commodities. This is not always a good strategy. If there is another commodity available on the planet that is a better deal, you should sell the goods on your ship at a loss and purchase the other commodity.

Remember, every time you travel to a new planet, it costs your company money. You have to pay crew wages, buy fuel, pay interest on any loans, etc... Besides this, your competitors are trying to maximize their profits each turn. If you make less money than they do, you will never win the game. What you want to do is to maximize your profit-making potential.

A good strategy is to always sell all of your commodities every time you land on a planet, even if it means taking a big loss. After you sell all your commodities, go

back to the Marketplace and look at what is available to buy. You may end up buying back what you just sold. This is okay. You don't lose any money buying and selling commodities while you remain on a planet.

Selling all your commodities regardless of price will give you a more objective way of looking at the Marketplace. It is a mistake to become emotionally attached to the goods you purchase. Sometimes it is wise to sell your goods at a loss if there are better commodities available on the planet.

NOTE: You only have to pay import and export tariffs when departing from a planet or arriving on a planet. As long as you remain on the planet, you will not have to pay any tariffs regardless of how many times you buy/sell goods. The only tax you will accrue while you are on a planet is the Passenger Tax.

Choosing Commodities

Don't buy commodities that you cannot sell on the next planet.

Many players fall into the trap of purchasing commodities that they plan to sell two or three turns later. They look at the % Supply Chart and say, "First I'll travel to Vexx and sell my Umbrellas, then I'll travel to Styx and sell my Gems." This is a big mistake. If you can't sell a commodity on the next planet you are traveling to, then don't buy it.

It is better to buy a commodity with a lower profit-making potential than to purchase a bargain commodity that you don't plan to sell for a few turns. This is because the next turn you may find a much better commodity for sale, and you will either have to pass up a better opportunity or sell the goods on your ship for a loss.

Your ship can hold only a limited amount of cargo, and it is good to maximize the profit potential each turn. If you travel around with the same commodity from planet to planet looking for a high selling price, you are losing money. In most cases, it is better to make a little profit each turn than to travel around the solar system for five turns searching for the highest possible price you can get.

Try it both ways, and you'll quickly see that you make far more money buying/selling all your cargo every turn, than searching for the perfect price.

Paying Employees

Don't pay your crew every week.

It is better to wait until the very last minute to pay your employees. This will save you money. Instead of paying your crew, you can have that money in the bank earning interest. Only pay your crew when they "DEMAND" to be paid. You will be alerted to this by the text on the CREW WAGES button of the Main Menu turning red.

Another advantage of not paying your crew until you absolutely have to is that there is always a chance that they will change their mind and forgo their salary. This can save you a bundle.

But don't get too greedy. Once your crew demands to be paid, you'd better pay them because there is a good chance they will go on strike. When your crew goes on strike, you are forced to raise their wages by 500 kubars per person a week. If possible, it is better to avoid this situation.

Taxes

Don't pay your taxes every week.

It is not a good idea to pay your taxes until absolutely necessary. If you pay your taxes every turn, you are losing money because that money could have been deposited in the bank earning interest.

Another advantage of not paying your taxes right away is that there is always a chance Emperor Dred will intervene and grant you a tax break. This can save you a lot of money.

The general rule is to pay your taxes only when the Tax Auditor "DEMANDS" that you pay. You will be alerted to this by the text on the TAX button of the Main Menu turning red. If you do not pay your taxes at this time, there is a good chance you will be audited and have to pay a large fine.

Passenger Ticket Price

Don't set your Passenger Ticket Price too high or too low.

If you set your Passenger Ticket Price too low, you will be cheating yourself out of a lot of money. On the other hand, if you set your ticket price too high, you won't get any passengers at all.

We found that setting the ticket price at around 4,000 kubars works well. If you do this, be sure to invest in Passenger Advertising. Generally, TV advertising works best. If you don't have enough money to advertise, it's probably wise to set the Passenger Ticket Price at around 1,000 kubars.

The optimum Ticket Price/Advertising is still open to debate. It doesn't hurt to experiment with different values and find out what works for you. The one tip we can give you is never to set your Ticket Price over 10,000 kubars. If you do this, you won't get any passengers. Ten thousand kubars is the absolute maximum anyone will pay.

Mr. Zinn

Don't pay back Mr. Zinn until you have to.

If you are playing the Tutorial or Novice levels, it is best to pay back Mr. Zinn quickly. This is because your options are limited, and you don't have any better place to invest your profits. However, if you are playing one of the more advanced games, it is best to wait as long as possible to pay back Mr. Zinn. You may have to pay a little more in interest, but it is good to have the extra money to invest in upgrading your ship and buying facilities.

Unlike the Trader's Union, you cannot borrow money from Mr. Zinn whenever you feel like it. Hence, it is smart to owe him as much money as possible. If you use the borrowed money wisely, you can sometimes earn more money than you are paying out in interest. However, if Mr. Zinn raises his interest rates, it is probably a good idea to pay Mr. Zinn back.

In general, the higher the interest rate on Zinn's Loan, the sooner you should pay him back. The lower the interest rate, the longer you should wait before paying Mr. Zinn anything. For example, if Mr. Zinn is charging you only 2% interest on your loan, you can earn more money investing in Facilities than you will save by paying Mr. Zinn back.

Another factor that can influence your decision is Mr. Zinn's home planet of Zile. If Zile is included in the game, you can often persuade Mr. Zinn to forgive part of your loan. This will save you even more money. Knowing this, you may want to hold off paying back Mr. Zinn and try to get him to forgive your loan.

Advertising

Always invest in advertising.

Advertising is always a good deal. Unfortunately, there is no fixed rule for how much is the right amount to advertise. How much you advertise depends a great deal on what ship you are using. For example, if you are using the Whaler 2000 ship, you should spend more on Passenger Advertising and Commodity Advertising because your ship can hold more passengers and cargo than any

other ship. The opposite is true for Le Rock, which has a relatively small cargo bay. Listed below are the general guidelines for each ship:

<u>Ship Type</u>	<u>Passenger Ad</u>	<u>Commodity Ad</u>
Stinger XII	TV	TV
The Fly Catcher	TV	Everything
Le Rock	TV	Radio
Whaler 2000	Everything	Everything
Retina	Radio	TV
Cerebralis	TV	TV
Globulizer	TV	Radio
Locomotis	Radio	TV
Mantagon	Everything	TV
Kegger	None	Everything
Worm Shuttle	Everything	Radio
Squidocity	TV	TV

This assumes you have set your Passenger Ticket Price accordingly:

<u>Ship Type</u>	<u>Passenger Ticket Price</u>
Stinger XII	4,000
The Fly Catcher	4,000
Le Rock	4,000
Whaler 2000	5,000
Retina	3,500
Cerebralis	4,000
Globulizer	4,000
Locomotis	3,500
Mantagon	5,000
Kegger	1,000
Worm Shuttle	4,000
Squidocity	4,000

Insurance

Should you purchase insurance?

First you should check the insurance Price Range. If the price of insurance is low, it is always a good idea to buy it. One bad event can cost you a bundle. Especially when transporting valuable cargo, it is in your best interest to buy insurance. The more valuable your cargo, the more willing you should be to pay for coverage.

You will notice as you purchase larger ships, the average price of insurance rises accordingly. If you own a 2,000 ton ship, it is not unreasonable to pay 20,000

kubars for insurance. However, if your ship is only 400 tons, you probably won't want to pay over 7,000 kubars for insurance. The exception to this rule is when you are on a bad luck streak and need some added protection.

Warehouse

When should you store goods in a warehouse?

You should not use your warehouses unless there is a good reason. The disadvantage of using a warehouse is that you invest a lot of money in buying the commodities, and you cannot make any profit on these commodities until you return to the planet. The more money you have tied up in commodities that are just sitting in warehouses, the less money you can deposit in the Bank or invest in buying Facilities. In addition, there is no guarantee when you finally return to the planet that you will be able to sell the goods stored in the warehouse for a profit.

This aside, there are three times when it is a good strategy to store commodities in a warehouse:

- 1) You should use a warehouse when you transport goods to a planet with a low Supply %, but for some reason the price of the goods you want to sell is unusually low. This only happens if there is a special event, such as a glut of goods flooding the market. If you store the goods in a warehouse instead of selling them, when you return to the planet, the price will probably be higher, and you will make a substantial profit.
- 2) When there is a glut of a certain commodity on the market and the prices drop despite a low Supply %, you should buy the goods and store them in the warehouse. The next time you return to the planet, the price will most likely be high, allowing you to make a sizable profit.
- 3) If you beat another player to a planet, you can buy up all the best commodities and store them in the warehouse. This way when the other player arrives on the planet, there is nothing left for him/her to buy.

The Need for Speed

It pays to be first.

It is in your best interest to get to a planet first. If other players beat you to a planet, they will buy up the most valuable commodities. Having a faster engine and traveling to a closer planet will increase your chances of arriving first.

Engines

A faster engine is worth buying.

If you have extra money, it is usually good to upgrade to a faster engine. Before purchasing a faster engine, check to see how much the engine costs. If the price is relatively low, buy it.

Spaceships

Which spaceship is the best?

Every spaceship has its advantages and disadvantages. It's difficult to say which ship is the best overall. The ship you prefer depends greatly upon your style of doing business. Listed below are our personal comments for every type of ship. However, ultimately, you'll have to experiment to determine which ship works best for you.

Stinger XII

If you need speed, this is a great ship for you. It's like owning a sports car. It's fun, snazzy, but not always practical. Personally, we don't like refueling all the time. Until you upgrade the size of your fuel tanks, you'll be spending a tidy sum at the pump. We recommend including the planet Xeen in the game, so you can upgrade your fuel tank size often.

Passenger Capacity = 8
Crew = 4
Fuel Capacity = 20
Cargo Capacity = 100
Engine Speed = 7
Free Engine Upgrade = Yes
Insurance Cost = Average

The Fly Catcher

If you can't make up your mind between one of the large ships like Whaler 2000 or one of the smaller ships like Retina, this is a good compromise.

Passenger Capacity = 8
Crew = 5
Fuel Capacity = 40
Cargo Capacity = 120
Engine Speed = 5

Free Engine Upgrade = No
Insurance Cost = Above Average

Le Rock

This is a great ship if you hate spending money. But you know the saying, "You've got to spend money to make money." Being cheap isn't always the best.

Passenger Capacity = 8
Crew = 3
Fuel Capacity = 65
Cargo Capacity = 80
Engine Speed = 5
Free Engine Upgrade = No
Insurance Cost = Very Low

Whaler 2000

This is a powerful ship, and it just may be our favorite of the bunch. If you play your cards right, you can make a bundle with this in the long run. However, if you get careless, it is easy to go bankrupt with a ship this size. Another draw back is its speed. If you use this ship, we strongly recommend you include the planet Pyke in the game, so you can upgrade your engine as quickly as possible.

Passenger Capacity = 11
Crew = 6
Fuel Capacity = 50
Cargo Capacity = 130
Engine Speed = 2
Free Engine Upgrade = No
Insurance Cost = Above Average

Retina

This is a sleek, economical ship. Just right for yuppies.

Passenger Capacity = 6
Crew = 3
Fuel Capacity = 40
Cargo Capacity = 100
Engine Speed = 5
Free Engine Upgrade = No
Insurance Cost = Average

Cerebralis

This is what we use as our standard ship. It has no outstanding qualities, but it also doesn't have any major draw backs.

Passenger Capacity = 8
Crew = 4
Fuel Capacity = 40
Cargo Capacity = 100
Engine Speed = 5

Free Engine Upgrade = No
Insurance Cost = Average

Globulizer

If you have that need for speed, but you don't want to refuel all the time, the Globulizer just may be the ship for you. The one draw back is its reduced cargo and passenger capacity.

Passenger Capacity = 7
Crew = 4
Fuel Capacity = 30
Cargo Capacity = 80
Engine Speed = 7
Free Engine Upgrade = Yes
Insurance Cost = Average

Locomotis

This is a good compromise between speed and cargo capacity. Locomotis is a real work horse. Just think of it as a pick-up truck.

Passenger Capacity = 5
Crew = 4
Fuel Capacity = 40
Cargo Capacity = 110
Engine Speed = 6
Free Engine Upgrade = No
Insurance Cost = Average

Mantagon

This is another one of our favorites. We enjoy jacking up the passenger ticket prices, spending a bundle on advertising, and making a killing.

Passenger Capacity = 10
Crew = 3
Fuel Capacity = 40
Cargo Capacity = 90
Engine Speed = 4
Free Engine Upgrade = No
Insurance Cost = Below Average

Kegger

With a crew size of 2 and a cargo capacity of 150, you can't beat this. It is a killer at the lower levels. However, watch out when you try to use this ship on Expert or Master. On the higher levels, the profit margins for transporting cargo shrink, and most of your profits tend to come from transporting passengers. With only 1 passenger, you will find it difficult to make money, even with a skeleton crew.

Passenger Capacity = 1
Crew = 2
Fuel Capacity = 35

Cargo Capacity = 150
Engine Speed = 3
Free Engine Upgrade = No
Insurance Cost = High

Worm Shuttle

This ship appears to be a nightmare. With 12 crew members, how can you possibly make a profit? Try raising your passenger ticket price to somewhere between 4,000 and 4,500 kubars and advertise Everything. You'll quickly discover that you can make money. At the higher levels, where the profit margins for transporting cargo become tight, this passenger ship is a great choice.

Passenger Capacity = 16
Crew = 12
Fuel Capacity = 30
Cargo Capacity = 75
Engine Speed = 6
Free Engine Upgrade = No
Insurance Cost = Very Low

Squidocity

This is a nice ship with a good-sized engine. All around there is not much to complain about. This is sort of like a trusty family station wagon with a V8 under the hood.

Passenger Capacity = 8
Crew = 6
Fuel Capacity = 40
Cargo Capacity = 110
Engine Speed = 6
Free Engine Upgrade = No
Insurance Cost = Average

Ship Size

Should you buy a larger ship every chance you get?

No. If you are close to exceeding your credit limit, it is not a good idea to buy a larger ship. If you do, you may go bankrupt. You should only buy a larger ship if you have enough money to pay for the ship and fill up the ship with cargo. After all, what's the use in buying a larger ship if it leaves you so far in debt that you can't even afford to buy any commodities?

This said, purchasing larger ships is generally a good idea. After all, the larger your ship, the more cargo and passengers you can transport, and the more revenue your business can generate each week.

The real question is how much you should bid for a larger ship. You will notice that your competitors keep raising their bids as they earn more money. You should do the same. It is never good to bid outrageously high, but it does pay to bid enough so that you have a chance of getting the larger ship. A good rule of thumb is to watch what the computer players are bidding and try to bid 10% higher if you can afford it.

Bankruptcy

Don't overextend yourself.

The fastest way to go bankrupt is to overextend yourself. In other words, don't become excited and bid too high on a new ship or facility. It is easy to go bankrupt if you don't watch how much you are spending. No matter how good a deal seems to be, don't bid more than you can afford to pay.

The most important factor in determining how much you can afford is the Credit Limit on your Trader's Union Loan. If you exceed this Credit Limit, you will go bankrupt. It is wise to stay at least 50,000 kubars below your Credit Limit. This will allow you to borrow enough money to purchase commodities, pay your crew and buy fuel.

No matter how well your company is doing, if you run into a streak of bad luck and can't meet your loan payments, you will go bankrupt. It is common for a company with a bigger ship, more warehouse space, more facilities and a larger net worth than any of its competitors to suddenly find itself in a position where it is about to go bankrupt simply because it borrowed too much money and cannot make its weekly loan payments. Don't let yourself fall into this trap.

Credit Limit

Never pass up a chance to increase your Credit Limit.

If the Trader's Union or Mr. Zinn offers to lend you more money and increase your Credit Limit, you should always accept the offer. As a company, you want your Credit Limit to be as high as possible. This will give you a cushion so that you won't go bankrupt during hard times.

For example, what should you do if the Trader's Union offers to lend you 50,000 kubars and extend your Credit Limit by 50,000 kubars, but the interest rate on the loan is a whopping 9% a week?

You should accept the offer and pay back the 50,000 kubars when you land on the next planet. This way you will not accrue any interest, and your Credit Limit will increase by 50,000 kubars. You never know when this may come in handy. Later in the game, you may run into trouble and need to borrow money from the Trader's Union, and you'll be happy to have that extra 50,000 kubars in credit available.

Luck!

Good vs. bad luck streaks.

If you play the game long enough, you will notice that luck runs in streaks. You can be on a good luck streak or bad luck streak. The general rule is that every time you have good luck, the chance of having more good luck increases. On the other hand, every time you encounter bad luck, the chance of having more bad luck increases. Also, if you are on a bad luck streak and you have a good event, then the streak is broken.

If you are caught in a bad luck streak, it is wise to buy insurance. This may be the only way to keep your company from going bankrupt.

One way to help improve your luck is to travel to planet Mira and visit the Grand Sages (click on the Planet Special button). If you get blessed by the Grand Sages of Mira, your chance of having good luck rises.

However, if you are already on a good luck streak, it may be better not to ask the Grand Sages for a blessing. There is a small chance that the Grand Sages will curse you, and this may end up breaking your good luck streak.

Warehouse Space

Is it a good idea to buy warehouse space?

Sometimes it is a good idea, and other times it isn't. If you are low on cash and have the choice between buying a larger ship or more warehouse space, it is always better to buy the larger ship.

However, if you have plenty of cash and you want to invest some of it in warehouse space, this isn't a bad idea. The advantage of storing goods in the warehouse is that you pay no export or import tariffs. That's right, no taxes! You also don't have to pay for a crew, fuel and other travel-related expenses. The disadvantage is that if you store goods in a warehouse and just let them sit, you are losing money every turn. That same money you have invested in those goods could be sitting in a bank earning interest! So you are losing that interest.

This may not sound like much money, but it adds up. Also, the profit margins on selling goods from a warehouse are typically low. This is because the Supply % on the planet usually doesn't change much from week to week.

Warehouses can pay off big if there is a temporary glut of goods on the market, and the price is artificially reduced for one week. If you buy up the goods that are normally rare on the planet and put them in the warehouse, when you return you stand to make a healthy profit. It's also advantageous to have some goods in the warehouse in case the next time you visit the planet, there is nothing worth buying.

One rule of thumb is that you should never borrow money to purchase goods to store in the warehouse. The interest on your loan will typically eat up any profits you may achieve. If you don't believe me, just keep track of the numbers, and you'll see.

Facilities

When should you buy Facilities and how much should you pay?

The answer to this question is complex. Generally, a good rule of thumb is to only buy a Facility if you have enough cash to pay back the loan quickly. Facilities are estimated to be worth 15 times the Facility Fee (the MIDDLE button on the input box). This amount is added to your net worth when you purchase the Facility. If during a Facility Auction you bid MIDDLE (i.e., click on the Middle button), you are usually getting a good deal. If you bid below MIDDLE, you are getting a great deal. The higher you bid, the less of a deal you are getting.

If you pay MIDDLE for the Facility, the Facility will earn the equivalent of 6% interest a week on average. This assumes one human player and six computer players. If there are two human players and six computer players, the Facility will earn the equivalent of 7% interest a week on average. In general, the more players, the more a Facility will earn.

The advantage of buying a Facility over putting your money in the Bank is that a Facility takes money away from other players, while a Bank merely pays you interest. The disadvantage of buying a Facility is that the money invested is locked up in the Facility and cannot be liquidated. Even if you are about to go bankrupt, you cannot sell your Facilities. Money deposited in the bank is liquid, and you can withdraw the money any time. Another disadvantage of a Facility is that you have to travel to the planet to collect the Revenue, while the interest the Bank pays is automatically added to your Bank Account.

You also have to consider other investments such as the Stock Market. If there is a bull market, and share prices are rising at an average rate of 10% per week,

you are going to be better off with you money invested in stocks. However, if it's a bear market, and share prices are falling, Facilities are a much better deal.

You should be aware that the money your Facilities have accumulated in Revenue on each planet is not added to your net worth until you actually go to the planet and receive it. Along with all this, you have to consider how much money you have taken out in loans. If you are paying a high interest rate on Mr. Zinn's Loan or the Trader's Union Loan, then you should probably pay back those loans before investing in Facilities. Unless of course, you get a great deal on a Facility.

As you play the game, you will notice that the computer players begin to bid more and more for Facilities as time passes. This is because they have more money to spend. Don't base your bid on how much they are spending. You should look at your financial condition and determine what is the right price for you, and then bid that amount regardless of what everyone else is bidding for the same Facility. In the long run, you will be better off.

Trader's Union Loan

Get the most from your Trader's Union Loan.

We have a little trick you can use to make some extra money. When you visit planet Stye, you have an opportunity to ask the Trader's Union for financial assistance. Before you go to Planet Special to ask the Trader's Union for help, a good tactic is to borrow as much money as you can from the Trader's Union. If the Trader's Union forgives part of your debt, it's like winning the lottery.

For example, if you have a debt of 9,000 kubars and the Trader's Union forgives 1/3 of your debt, you only gain 3,000 kubars. However, if you take out a loan of 100,000 kubars and the Trader's Union forgives 1/3 of your debt, you gain 33,333 kubars. Whether or not the Trader's Union forgives your debt, you should pay back all the money you borrowed before leaving the planet so that you won't be charged any interest.

Interest

When are you charged interest on your loans?

The interest on your loan accrues every time you travel from one planet to another. As long as you remain on a planet, you will not pay any interest on any of your loans. Each time you travel to a new planet, you will pay one week's worth of interest. This allows you some flexibility while you are on a planet. You

can take out as large a loan as you like, and as long as you pay it back before you leave, you will not be charged any additional interest.

Distance Chart

It's worth your while to check the distance chart.

If you are playing a cut-throat game, it's smart to check the distance chart. Your competitors may try to beat you to a planet and buy up all the good commodities leaving you with nothing.

If you check the distance chart, you can determine who has a chance of beating you to a planet. If you have a slow ship, you may want to increase your commodity advertising so that there will be something left when you arrive.

On the other hand, if you have a fast ship, and you know you can get to the planet before your opponent, then don't bother to advertise for commodities. This is a very nasty way to cut into your competitor's profits. The key is that you must be sure your competitor is traveling to the same planet, otherwise you'll end up hurting yourself and nobody else. (NOTE: No matter what, you should still advertise for passengers because this will not affect your competitors.)

Stock Market

How do you play the stock market and make money?

There is no secret to the stock market. The stock market operates according to trends. When you invest, you should be watching for bull markets and bear markets. If an upward trend starts, it naturally gains momentum every time the market rises. However, if the market takes a dip, that could trigger the start of a downward trend.

As an investor, you want to spot an upward trend and invest heavily, then just as a downward trend kicks in, you should sell your shares. Also, be sure to take note when the stock market falls too low. If the market hits zero, this signals a crash, and you will lose your entire investment.

The key to making money is timing. I will give you a simple example. If a stock steadily goes up for more than 4 weeks in a row, the odds are it will go up again next week. That means it's a good investment. At some point, if this stock takes a dip, then the odds return to 50/50. In other words, there is a 50% chance the stock will go up and a 50% chance it will go down.

If the stock steadily goes down for more than 4 weeks in a row, the odds that it will continue to go down next week are pretty high. This is not a good investment.

If you look at the stock market and keep these simple rules in mind, on average you will do well in the long run.

THE END