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## Monopoly Is Theft

*The antimonopolist history of the world's most popular board game*

By Christopher Ketcham

**T**he players at Table 25 fought first over the choice of pawns. Doug Herold, a forty-four-year-old real estate appraiser, settled on the car. The player across from him, a shark-eyed IT recruiter named Billy, opted for the ship and took a pull from a can of Coors. The shoe was taken by a goateed toxic-tort litigator named Eric, who periodically distracted himself from the game on a BlackBerry so that he “could get billable hours out of this.” The dog was taken by a doughy computer technician named Trevis, who had driven from Canton, Ohio, as a “good deed” to help the National Kidney Foundation, sponsor of the 25<sup>th</sup> Annual Corporate Monopoly Tournament, which is held each year in the lobby of the U.S. Steel Tower in downtown Pittsburgh. On hand for the event, which had attracted 112 players, divided into twenty-eight tables of four, were the Pittsburgh Steelers’ mascot, Steely McBeam, who hopped around the lobby grunting and huzzahing with a giant foam I beam under his arm; three referees dressed in stripes, with whistles around their necks; and a sleepy-looking man, attired in a long judges’ robe and carrying a two-foot-long oaken gavel, who was in fact a civil-court judge for Allegheny County donating his time “to make sure these people follow the rules.”

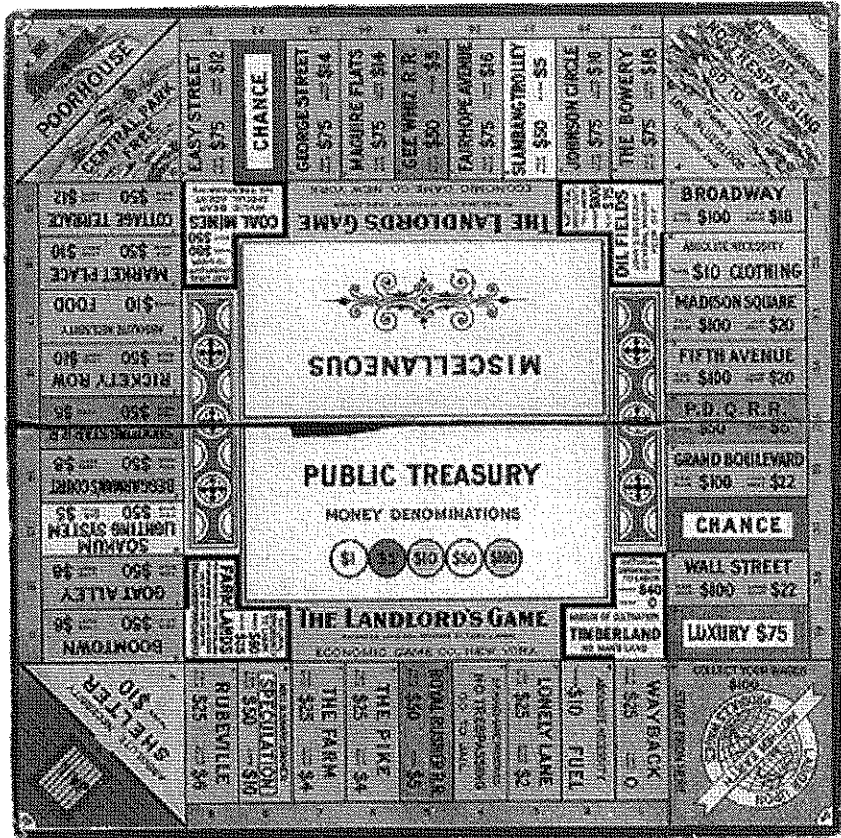
I had spoken the night before with Doug, who won the previous year's tournament, about his strategy for victory. "Well, last year I managed to get Boardwalk and Park Place, and then everybody landed on them," he explained, chalking his success up to dumb luck. "What you have to do," he said, "is get a monopoly, any monopoly, as quickly as you can." I asked him if he knew the secret history of the game. He confessed that he did not.

The official history of Monopoly, as told by Hasbro, which owns the brand, states that the board game was invented in 1933 by an unemployed steam-radiator repairman and part-time dog walker from Philadelphia named Charles Darrow. Darrow had dreamed up what he described as a real estate trading game whose property names were taken from Atlantic City, the resort town where he'd summered as a child. Patented in 1935 by Darrow and the corporate game maker Parker Brothers, Monopoly sold just over 2 million copies in its first two years of production, making Darrow a rich man and likely saving Parker Brothers from bankruptcy. It would go on to become the world's best-selling proprietary board game. At least 1 billion people in 111 countries speaking forty-three languages have played it, with an estimated 6 billion little green houses manufactured to date. Monopoly boards have been created using the streets of almost every major American city; they've been branded around financiers (Berkshire Hathaway Monopoly), sports teams (Chicago Bears Monopoly), television shows (*The Simpsons* Monopoly), automobiles (Corvette Monopoly), and farm equipment (John Deere Monopoly).

The game's true origins, however, go unmentioned in the official literature. Three decades before Darrow's patent, in 1903, a Maryland actress named Lizzie Magie created a proto-Monopoly as a tool for teaching the philosophy of Henry George, a nineteenth-century writer who had popularized the notion that no single person could claim to "own" land. In his book *Progress and Poverty* (1879), George called private land ownership an "erroneous and destructive principle" and argued that land should be held in common, with members of society acting collectively as "the general landlord."

Magie called her  
invention The

Landlord's Game, and when it was released in 1906 it looked remarkably similar to what we know today as Monopoly. It featured a continuous track along each side of a square board; the track was divided into blocks, each marked with the name of a property, its purchase price, and its rental value. The game was played with dice and scrip cash, and players moved pawns around the track. It had railroads and public utilities—the Soakum Lighting System, the Slambang Trolley—and a “luxury tax” of \$75. It also had Chance cards with quotes attributed to Thomas Jefferson (“The earth belongs in usufruct to the living”), John Ruskin (“It begins to be asked on many sides how the possessors of the land became possessed of it”), and Andrew Carnegie (“The greatest astonishment of my life was the discovery that the man who does the work is not the man who gets rich”). The game’s most expensive properties to buy, and those most remunerative to own, were New York City’s Broadway, Fifth Avenue, and Wall Street. In place of Monopoly’s “Go!” was a box marked “Labor Upon Mother Earth Produces Wages.” The Landlord Game’s chief entertainment was the same as in Monopoly: competitors were to be saddled with debt and ultimately reduced to financial ruin, and only one person, the supermonopolist, would stand tall in the end. The players could, however, vote to do something not officially allowed in Monopoly: cooperate. Under this alternative rule set, they would pay land rent not to a property’s title holder but



The Landlord's Game, 1906. Image courtesy of Thomas E. Forsyth. Special thanks to Forsyth (landlordsgame.info) for his assistance with board images.

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into a common pot—the rent effectively socialized so that, as Magie later wrote, “Prosperity is achieved.”

For close to thirty years after Magie fashioned her first board on an old piece of pressed wood, The Landlord’s Game was played in various forms and under different names—“Monopoly,” “Finance,” “Auction.” It was especially popular among Quaker communities in Atlantic City and Philadelphia, as well as among economics professors and university students who’d taken an interest in socialism. Shared freely as an invention in the public domain, as much a part of the cultural commons as chess or checkers, The Landlord’s Game was, in effect, the property of anyone who learned how to play it.

**T**housands of Monopoly tournaments are held in the United States each year: county tournaments, school tournaments, church tournaments, corporate tournaments, tournaments in basements, in boardrooms, in lunchrooms, in public libraries, and online. Every four or five years there are the big officiated tournaments—the U.S. Championship and the World Championship—sponsored by Hasbro, which hands out \$20,580 pots to the winners of each. I missed the big tournaments—both were last held in 2009—and instead ended up in the lobby of U.S. Steel. I thought the venue fitting, as the corporation was the brainchild of supermonopolists Andrew Carnegie and J. P. Morgan, the latter being the inspiration for Monopoly’s top-hatted, monocled, tails-wearing mascot, Rich Uncle Pennybags.

The emcee called the lobby to order, shouting into his microphone, “You have ninety minutes. Let’s play Monopoly!” Immediately, the men at Table 25 began rolling dice and frantically buying property as they rounded the board. Doug snagged Pacific Avenue (an expensive investment at \$300), two yellow parcels, and several slummier properties. Trevis’s portfolio included two railroads and Marvin Gardens, the most expensive property in the yellow group. Billy held the ultrachic Boardwalk (\$400). Eric got Tennessee Avenue and St. James Place (\$180 each). These last are among the properties most coveted by competitors, because they are relatively cheap and frequently landed on, along with the other properties that sit directly downboard of the jail, where odds are the players will spend a lot of time.

Sixteen minutes into the game Doug offered Billy a trade. (“The propensity to truck, barter, and exchange one thing for another,” writes Adam Smith in *The Wealth of Nations*, “is common to all men, and to be found in no other race of animals.”) Land was already growing scarce, and as land becomes scarce in Monopoly—as in the real world—its market value rises, often beyond its nominal value. “This,” said Doug, holding up one of his yellow deeds, “for that,” pointing at one of Billy’s slum deeds, “plus three hundred bucks.”

Billy was unimpressed. “No, you give *me* three hundred bucks.”

“Give *you* three hundred bucks?”

“Cash is king!”

This in turn inspired Trevis and Eric to start haggling, with Billy and Doug interjecting to gum up the talks when their own interests were threatened. The table got loud. The parties offered, counteroffered, rejected all offers, sweetened the original offers, rejected the sweetened deals with greater aplomb. Doug heaved a great sigh. “We’re just gonna go around the board and around the board,” he said, “and collect our little money.”

“It’s gotta make sense for me,” said Trevis.

“This guy wants my left testicle,” Doug replied.

In what amounted to open conspiracy, Billy then told Eric that if they made a trade and each received a monopoly as a result, they’d share a “free ride”—no rent would be charged—when they landed on one another’s monopolies: a corrupt duopoly, in effect, targeting Doug and Trevis.

Doug shrugged as Eric pondered the deal, but Trevis was aghast. “You can’t do that—it’s against the rules.”

“Rules!” said Billy. “I’m gonna set my price.”

“Bullshit!”

“Ref!”

A referee, whistle around his neck, hurried over—the judge with the gavel had disappeared—to decide on the matter as the players barked at each other. “You can’t do that,” he said finally.

A few weeks before the tournament, I’d had a conversation with Richard Marinaccio, the 2009 U.S. national Monopoly champion. “Monopoly players around the kitchen table”—which is to say, most people—“think the game is all about accumulation,” he said. “You know, making a lot of money. But the real object is to bankrupt your opponents as quickly as possible. To have just enough so that everybody else has nothing.” In this view, Monopoly is not about unleashing creativity and innovation among many competing parties, nor is it about opening markets and expanding trade or creating wealth through hard work and enlightened self-interest, the virtues Adam Smith thought of as the invisible hands that would produce a dynamic and prosperous society. It’s about shutting down the marketplace. All the players have to do is sit on their land and wait for the suckers to roll the dice. ✓

Smith described such monopolist rent-seekers, who in his day were typified by the landed gentry of England, as the great parasites in the capitalist order. They avoided productive labor, innovated nothing, created nothing—the land was already there—and made a great deal of money while bleeding those who had to pay rent. The initial phase of competition in Monopoly, the free-trade phase that happens to be the most exciting part of the game to watch, is really about ending free trade and nixing competition in order to replace it with rent-seeking. ✓

**H**enry George was not formally trained in economics. At age sixteen, he shipped out of his native Philadelphia as a mast boy on the freighter *Hindoo*, bound for Australia and India, where he watched the crew threaten mutiny over their miserable working conditions. By the age of twenty, transplanted to California, he was working as a printer’s apprentice, a rice ✕

weigher, and a tramp farmworker. George was soon married and broke, caught up in a wave of unemployment on the West Coast, and by the winter of 1865 his pregnant wife was starving. "Don't stop to wash the child," the doctor told George upon the birth of a son that January. "Feed him." Poverty turned his mind to economics, to the question of why poverty proliferated in a land of plentiful resources. Economics turned him to newspapers, where he imagined he might get paid for his ideas. Eventually, journalism brought him to live in New York City.

What puzzled George was that wherever he saw advanced means of production arise in the United States—wherever industry was built up and capital accumulated—more poor people could be found, and in more desperate conditions. It was for him a stunning paradox. "It is the riddle which the Sphinx of Fate puts to our civilization, and which not to answer is to be destroyed," wrote George. "So long as all the increased wealth which modern progress brings goes but to build up great fortunes . . . progress is not real and cannot be permanent." In 1879, he published the book that made him famous, *Progress and Poverty: An Inquiry into the Cause of Industrial Depressions and of Increase of Want with Increase of Wealth—The Remedy*, which provided a sweeping answer to the riddle: land monopoly was the reason progress brought greater poverty. As American civilization advanced, as populations grew and aggregated in and around cities, land became scarce, prices soared, and the majority who had to live and work on the land paid those prices to the minority who owned it. For the laboring classes, rent slavery was the result. "To see human beings in the most abject, the most helpless and hopeless condition," George wrote, "you must go, not to the unfenced prairies and the log cabins of new clearings in the backwoods, where man singlehanded is commencing the struggle with nature, and land is yet worth nothing, but to the great cities where the ownership of a little patch of ground is a fortune."

From those little patches, primarily in New York City, had arisen the dynasties of the American nouveau riche: the Astors, the Beekmans, the Phippses, the Stuyvesants, the Roosevelts, and, later, the Tishmans, the Rudins, the Roses, the Minskoffs, the Dursts, and the Fisher and Tisch brothers. According to George, the sequestering of valuable land assets in private hands was itself the

product of a system of property “as artificial and as baseless as the divine right of kings.” “Historically, as ethically,” he wrote, “private property in land is robbery. . . . It has everywhere had its birth in war and conquest.” This was, in fact, the original sin of Western civilization: ✓

In California our land titles go back to the Supreme Government of Mexico, who took from the Spanish King, who took from the Pope, when he by a stroke of the pen divided lands yet to be discovered between the Spanish or Portuguese—or if you please they rest upon conquest. In the eastern states they go back to treaties with Indians and grants from English kings; in Louisiana to the government of France; in Florida to the government of Spain; while in England they go back to the Norman conquerors. Everywhere, not to a right which obliges, but to a force which compels. \* mth

George noted that many premodern tribes recognized no right of land ownership; the tribesman’s property was the bow and arrow he built with his hands, not the land he hunted on. Nor was such a right recognized under the laws of the Old Testament, in which land was “treated as the gift of the Creator to his common creatures.” Moses had, after all, instituted the jubilee, under which land was redistributed every fifty years, and the debts incurred against land were canceled—a tradition ended by Roman rule. Everywhere George reviewed the annals of the precapitalist world, he saw the “struggle between this idea of equal rights to the soil and the tendency to monopolize it in individual possession.”

By the nineteenth century, however, the “superstition” of “absolute individual property in land,” represented by the complex array of state-sanctioned deeds and titles, had become fundamental to the American legal system. It could not be crushed—nor should it be, said George. Land seizure and nationalization, he believed, would lead to tyranny. “Let the individuals who now hold it still retain, if they want to, possession of what they are pleased to call *their* land.” George would not revoke the right to buy and sell property or to will land to one’s descendants. Instead he argued that society might leave landowners “the shell” of their holdings if it could “take the kernel.” As George wrote, “*It is not necessary to confiscate land; it is only necessary to confiscate rent. . . .* In this ✓



way the State may become the universal landlord without calling herself so.”

Rent was the key. In line with classical economics from the time of Adam Smith, George defined rent as the unearned income owners derived from the rising value of land, meaning it was distinct from the labor that went into property in the form of improvements, the construction of homes and offices and factories, and the cultivation of fields. A community's productivity was the invisible hand that caused land values to increase. The cabin in the woods became a prize when a mine opened up across the field, a road linked the cabin to the mine, a country store opened to supply the miners, more homes were built, a railroad came in, a town was born. The land under the cabin derived its worth from what society built around it. Its increase in value therefore belonged to society, and George said this value was to be assessed and taxed at market rates. This “single tax” on land and natural resources offered a reform of capitalism—whose self-destruction George believed it was his task to prevent—that “open[ed] the way to a realization of the noble dreams of socialism.” [1]

Georgism, as it came to be known, was denounced by wealthy landowners as the most radically lunatic notion of its time, and the single tax as more insidious than all the writings of Karl Marx put together. The Catholic Church ruled George's thought “worthy of condemnation.” Yet within five years of the publication of *Progress and Poverty*, hundreds of thousands of Americans would come to believe in the gospel of the single tax. In New York City, the populist priest Father Edward McGlynn referred to George simply as “this prophet . . . this messenger from God.” Mark Twain proselytized as a Georgist, as did the philosopher John Dewey. “It would require less than the fingers of the two hands,” wrote Dewey, “to enumerate those who, from Plato down, rank with Henry George among the world's social philosophers.”

Leo Tolstoy proclaimed that George would “usher in an epoch.” “The method of solving the land problem has been elaborated by Henry George to such a degree of perfection that, *under the existing State organization and compulsory taxation*, it is impossible to invent any other better, more just, practical, and peaceful solution,” wrote Tolstoy. “The only thing that would pacify the people

now is the introduction of the system of Henry George.”

In 1886, the United Labor Party, fresh from the battles and boycotts of the first May Day, nominated George as its candidate for mayor of New York. His campaign offered a radical vision for the time: wherever railroads, telegraphs, telephones, and gas, water, electric, and heating utilities could be operated more efficiently at scale, as “natural monopolies,” the public would own them; transit in New York would be made free for all; city government would be responsible for social services; he would end child labor and mandate an eight-hour workday. The land-value tax would pay for his programs.

Though not a single major newspaper endorsed him, clubs were founded in George's name in twenty-four districts across the city. Members financed his campaign, each contributing twenty-five cents, and George, in between sixteen-hour days of speeches and rallies, sat at headquarters rolling coins for distribution to his workers. The coalition he built with the ULP was big-tent, crossing lines of class, ethnicity, and religion that had long divided New York. Three days before the election, his supporters—merchants, lawyers, doctors, tailors, plumbers, cigar makers, brassworkers, Germans, Irish, Russians, Poles, Italians, Jews—gathered by the tens of thousands in lower Manhattan. They carried banners reading HONEST LABOR AGAINST THIEVING LANDLORDS, and at Tompkins Square, in driving rain, they chanted, “Hi! Ho! The leeches must go!” But George was defeated, amid allegations that Tammany Hall had engineered massive voter fraud to ensure his loss.

George returned to journalism, went on the lecture circuit, wrote five more books, and dedicated himself to spreading the word of the single tax. He has been credited with inspiring a generation of progressive reformers. William Jennings Bryan said that *Progress and Poverty* “ought to be read by every thinking man and woman.” Samuel Gompers, Jacob Riis, Upton Sinclair, and Ida Tarbell read him and sang his praises. But George showed little interest in reform beyond the single tax. A believer to the end in Adam Smith, he denounced the socialists and labor organizers who were his strongest supporters, and, as one critic wrote, came to lead single-tax supporters “of intolerably dogmatic and doctrinaire spirit.” He refused to accept that unearned

income might be gleaned from investments other than land, and thus he was accused of failing to confront the rising power of finance capitalism, which made money off of the socially created value behind stocks and bonds. By the time of his death in 1897, when 100,000 New Yorkers lined up to view his body in state, George's "great idea" was already, as Tolstoy would lament in 1908, on the long road to being forgotten.

**A**bout a month before the Pittsburgh tournament, an amateur Monopoly historian and game collector named Richard Biddle invited me to the village of Arden, Delaware, to have a look at the first Landlord's Game ever fashioned. Arden had been founded as a Georgist experiment in 1900, four years after a failed attempt to implement the single-tax system across the state. It was envisioned as a self-sufficient utopia on 160 acres of woodland, and it soon attracted artists, poets, actors, anarchists, and freethinkers. Upton Sinclair had a cottage there, dubbed the Jungalow. Ardenites were barred from "owning" their plots, instead purchasing ninety-nine-year leases on cooperatively held land. It didn't matter whether the residents built mansions or shacks: they were taxed only on the underlying value of the land, often at very high rates. This revenue paid for roads, parks, a commons, playgrounds, and utilities.

Lizzie Magie visited the village not long after its founding, and brought with her an oilcloth mock-up of her Landlord's Game, which soon became a pastime among residents. While at Arden, she built a board for the game with the help of a resident carpenter. Biddle spoke solemnly of this alpha board; he estimated that it could be worth a million dollars.

We met at the village green and walked a few blocks, where we found the owner of the board, an eighty-year-old retired autoworker named Ronald Jarrell, standing outside his cottage looking nervous. Apprised of our visit, Jarrell had earlier in the day gone to his safe-deposit box at the local bank to retrieve the board. We entered his living room, where, amid a collection of antique china, jade statues, and old dolls, he laid out the prized artifact on his coffee table. Jarrell's three yapping poodles made it difficult to talk.

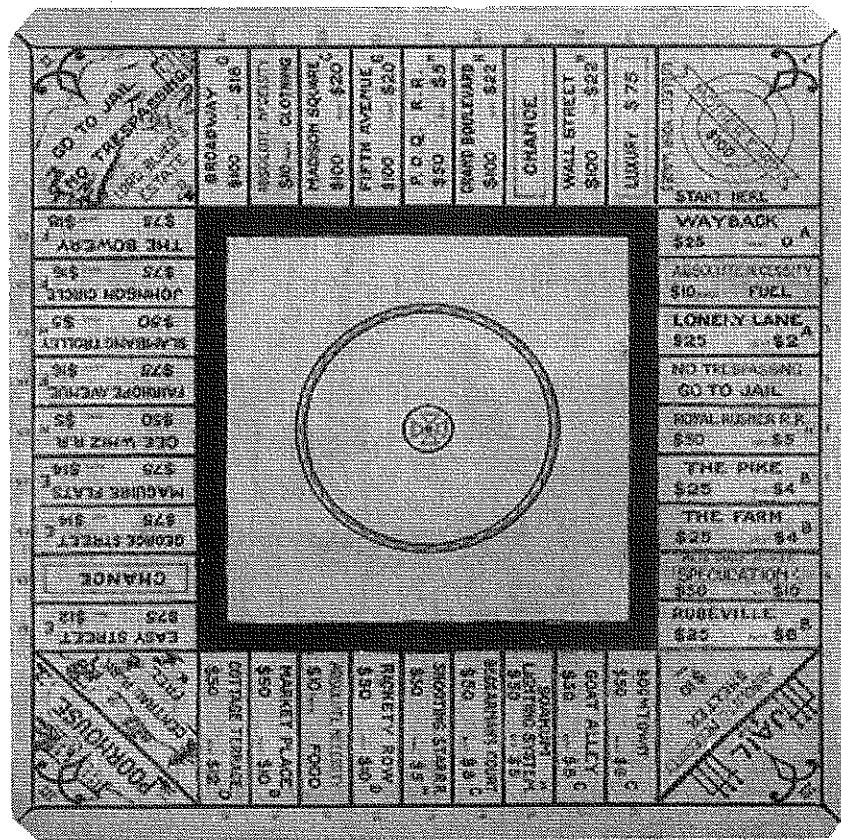
“It was the summer of 1903,” he said. “A woman was down visiting here—”

“Lizzie Magie,” said Biddle.

“I don’t remember the name,” said Jarrell, “but she had an idea for a game.” He told us his stepgrandfather, a Georgist carpenter named Robert Woolery, had grown tired of playing checkers at the general store and needed new entertainment. Woolery looked over the plans drawn up by Magie on the oilcloth and immediately set about making the board.

Biddle held it up and nodded his head approvingly. It was hand-painted and hand-carved out of the backside of a reclaimed pressed-wood crokinole board, and it smelled like an old shoe.

I had earlier looked up Magie’s 1904 rule set, which she produced several months before she and Woolery completed the original board. Oddly, it contained no rule about forming monopolies out of the property groups, nor did it mention charging players higher fees after they’d built houses or hotels (constructions that also didn’t exist in Magie’s original rules). Nor was there anything about Henry George, land-value taxation, or the evil of rent. If the game was designed to teach Georgism, it seemed Magie hadn’t quite thought out the lesson. Two years later, when the game was officially published,



The Arden Board, 1904. Courtesy of Thomas E. Forsyth.

the rules had evolved: the business principle of monopoly was fully established, as was the Georgist alternative of cooperation. Theories abound as to how the changes arose; one holds that someone in Arden had pushed The Landlord's Game in the direction of Henry George, and also in the direction of the Monopoly we know today.

I asked Biddle about the discrepancy. "Ask the Monopoly monopolist," he said.

"Excuse me?"

"Patrice McFarland. The Monopoly monopolist. She'd have all the answers because she is now the possessor of Lizzie Magie's diaries. And a lot of other key stuff. But she isn't talking."

McFarland, I later learned, was a former exhibit specialist at the New York State Museum who in 1992 had received \$25,000 from a Georgist organization, the Robert Schalkenbach Foundation, to produce a biography of Magie. In the ensuing years, Biddle said, she had acquired, along with Magie's diaries, a trove of early Landlord's Game prototypes handcrafted by players in Arden and elsewhere. But she had never produced her book, nor, according to Biddle, had she been willing to share the information or documents she'd amassed. "She's a tough player," he said. "I once bid against her on eBay for my 1939 Landlord's Game. Bid almost \$10,000." (I called and emailed McFarland several times to ask about her alleged Monopoly monopolism, but she never responded.)

With us in Jarrell's cottage was Mike Curtis, an Ardenite who twenty years earlier had played a round of Magie's original 1906 Landlord's Game (one of his opponents, as it happened, was Patrice McFarland). The Georgist rules by which Curtis had played were known as the Single Tax set, and they went beyond having players simply pay rent into Magie's "Public Treasury." They also aimed to teach the shared ownership of public goods. Under Single Tax rules, when the amount in the treasury reached fifty dollars, the player who owned the lighting utility was forced to sell it, and thereafter the utility cost no money to land on, as it was now publicly owned. This process repeated itself with the Slambang Trolley, then with the railroads, then with the Go to Jail

space, which became a public college that, instead of sending players to jail, provided extra wages at the end of the game. After that, each fifty-dollar deposit in the treasury raised players' wages by ten dollars. A "win" in Single Tax, which Magie later dubbed Prosperity Game, occurred when the player with the least amount of money had doubled his original capital. "The Landlord's Game," said Magie, "shows why our national housekeeping has gone wrong and Prosperity Game shows how to start it right and keep it going right." Curtis admitted that he didn't think much of the game, pronouncing it "kind of boring after a while."

[2]

In the summer of 1971, Ralph Anspach, a game inventor and retired economics professor who lives in San Francisco, emerged from a crushing Monopoly defeat in his living room—his eight-year-old son had bankrupted him—and found himself considering the salability of a board game that was explicitly antimonopolistic. "My game would have to start," he wrote in a self-published memoir, *The Billion Dollar Monopoly Swindle*, "where Monopoly ends, when the board is full of monopolies." The goal of play would be to break them up, with monopolists fighting off trustbusters. The game Anspach created, Anti-Monopoly, sold 200,000 copies in 1973, its first year of production, and was on pace to top 1 million sales by Christmas of 1974. Parker Brothers, at that time a subsidiary of General Mills, was not pleased. The company threatened to sue Anspach for trademark infringement. Instead, he preemptively sued Parker Brothers—"a sort of buckshot maneuver," his lawyer called it—on the theory that he could show the company's Monopoly trademark was invalid.

One of Anspach's first discoveries as he built his case was the existence of The Landlord's Game. But he could not explain how Magie's invention, with its promotion of socialized land and shared wealth, had been transformed into the proprietary commodity that made billions of dollars for Parker Brothers. The key to the mystery, he learned, was a radical socialist professor of economics named Scott Nearing, who taught at the Wharton School of Finance from 1906 to 1915. Anspach spoke to Nearing in 1974, when Nearing was ninety-one years old. The professor said he had learned to play the game around 1910, while living in Arden, then taught it to his students at Wharton in order that they

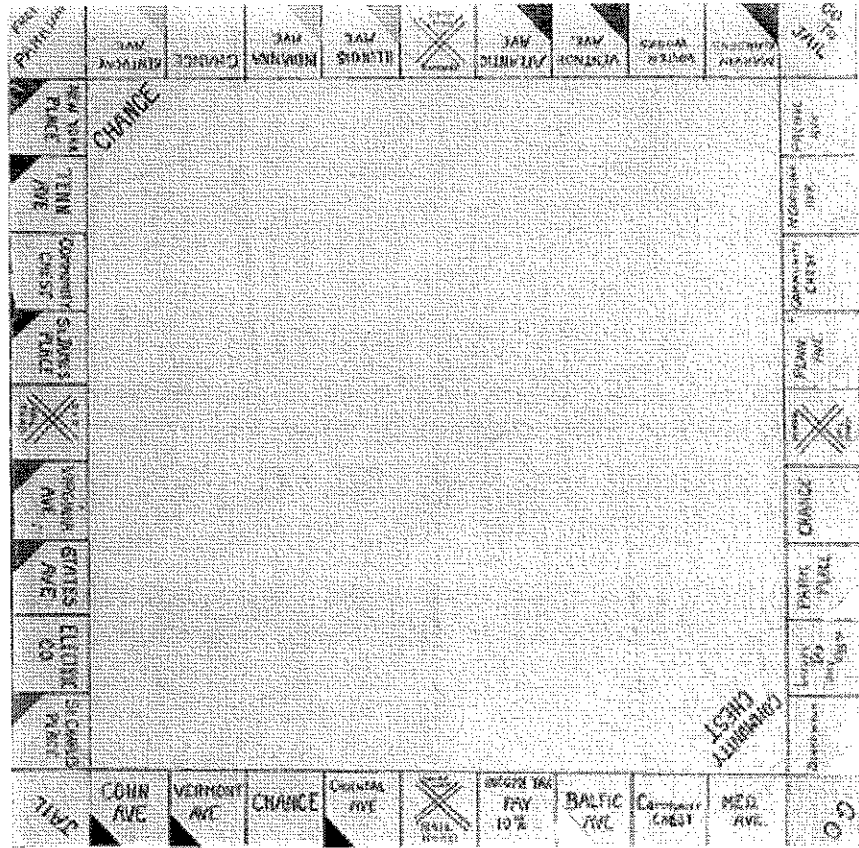
might learn, in his words, “the antisocial nature of monopoly,” and in particular “the wickedness of land monopoly.” The students apparently taught it to their friends. It was around this time that the game became known as “monopoly”—denoted in lowercase, like checkers, chess, or dominoes. The game spread widely over the next several years, to the hometowns of Nearing’s students and to other universities. It would slowly lose its antimonopolistic message, however, as players came to the conclusion that Magie’s vision of Georgist redistribution was not nearly as entertaining as ruining one another. \*

By 1913, monopoly had made its way to Altoona, Pennsylvania, and four years later it arrived in Philadelphia. The economist Rexford Tugwell, a future member of FDR’s “kitchen cabinet,” remembered having played it in 1915. By the 1920s, camp counselors in the Poconos were playing it, as were students at the University of Pennsylvania, Columbia, Harvard, Haverford, Princeton, and Swarthmore. During the early stages of the Depression, the game reached Indianapolis, where a Quaker schoolteacher-in-training named Ruth Hoskins played it. Hoskins soon traveled to Atlantic City and taught the game to two fellow Quakers, Jesse and Eugene Raiford. ➤

The brothers were so taken with the game that they worked to improve it. Along with other members of the Quaker community, they changed the pawns to household objects: tie clips, hairpins, keys, thimbles. They changed the names and property values to reflect those of Atlantic City. Baltic and Mediterranean Avenues, slums in the Raifords’ hometown, became slums on the board; Boardwalk and Park Place, the carrefour of chic, became the most expensive deeds to purchase. The rules related by Ruth Hoskins stipulated that properties were to be auctioned when players landed on them; Jesse Raiford instead set the prices on the board. (This change later made the game marketable to children, who had difficulty understanding how auctions worked.)

➤ The Raifords taught the game to a friend of theirs, Charles Todd, who taught it to its putative inventor,

Charles Darrow. Sometime in 1932, Darrow copied the layout of the board, the rules of play, the property names, the deed values, and the Chance cards, and made his own version of the game. His only innovation seems to have been to claim the mantle of sole inventor. He would soon be assumed into the pantheon of American heroes of commerce.



Charles Todd's proto-Monopoly game, on oilcloth.  
 Courtesy of Ralph Anspach.

The irony was not lost on Anspach. Before being monopolized by a single person working in tandem with a corporation, Monopoly had in fact been “invented” by many people—not just Magie and the Raifords but also the unknown player who gave the game its moniker and the unsung Ardenite who had perhaps aided Magie in advancing its rules. The game that today stresses the ruthlessness of the individual and defines victory as the impoverishment of others was the product of communal labor.

None of the information Anspach uncovered helped his case when it went to trial in 1976. The widows of Eugene and Jesse Raiford testified, as did seven other witnesses who claimed to have played monopoly as many as twenty years before Darrow marketed his game. Anspach even put Robert Barton, the former president of Parker Brothers, on the stand. Barton, who was pivotal in helping Darrow secure a patent for his “invention,” admitted under oath that he was fully aware of the game’s history and that he knew Darrow had not in fact



invented it. The judge was unmoved. He dismissed Anspach's complaint, ordering all unsold copies of Anti-Monopoly to be "deliver[ed] up for destruction." Seven thousand of the games were bulldozed into a garbage dump in rural Minnesota, where officials from Parker Brothers oversaw the interment. <sup>[3]</sup>

**A**fter forty minutes of play, the game at Table 25 had stalled—or, depending on your view, was going along just fine, because no one had a monopoly and no one could raise rents. So Billy paid rent to Eric, who paid about the same rent to Doug, who paid to Billy, who paid to Trevis, who paid to Eric, who made a bad roll and briefly went to jail. Then Doug Herold landed on his third lucrative green property, allowing him to form a monopoly. He had enough cash on hand to build several houses, and one after another the players fell afoul of his outrageous rent hikes. Billy and Trevis handed over several properties in lieu of cash, giving Doug three monopolies. "You see," he said, turning to me, "I don't have to deal with these knuckleheads anymore." There was no further need for trading, no need for the dynamism of the marketplace. He had done the work, built the houses, invested in the properties. Now he did no work, took no risks, made no investments. And yet wealth moved inexorably in his direction. When after ninety minutes time was called, Doug oversaw five monopolies and a wad of \$10,293 in cash, more than half the money in the Monopoly bank. He was declared not only the victor at Table 25, but the all-around winner of the U.S. Steel tournament for the second year in a row.

I'd invited Richard Biddle to the tournament, and as Doug had started his run Biddle wandered off to watch the other tables. Every so often I could see him peering over the shoulders of the players, a pinched look on his face. He did not like what had become of Lizzie Magie's invention. "My brother taught me how to play Monopoly when I was five," he had told me. "It was pivotal in helping me understand the importance of lying, cheating, and stealing." I'd asked him to bring along his reproduction of The Landlord's Game, which he carried in a backpack. Earlier in the evening he had gingerly taken it out to share with whomever he could waylay. "This is the real Monopoly," Biddle would tell the players, before attempting a sort of CliffsNotes explanation of what Lizzie

Magie had in mind. The players nodded politely, their smiles freezing into nervous masks. "That's very nice, thank you so much," they said, and then they walked away.

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[1] University of Missouri–Kansas City economics professor Michael Hudson has noted that property tax today functions in exactly the opposite fashion from George's proposed single tax. The Federal Reserve Board is responsible for assessing the total market value of real estate in the United States, Hudson says, yet it routinely produces "nonsensical undervaluations of land." In fact, the FRB mostly ignores land itself; instead, it considers buildings and capital improvements as the chief markers of value, basing its calculations on the historical cost of original construction and the replacement cost of structures. Land value is an afterthought. The amateur in the real estate marketplace need not read Henry George to know this flies in the face of common sense, the mantra being "location, location, location," not "replacement cost, replacement cost, replacement cost." Hudson has conducted some of the few authoritative analyses of the FRB's sleight of hand, the tax losses that result, and how it benefits the finance, insurance, and real estate sectors, which together have lobbied the FRB to maintain its approach.

[2] Curtis also didn't think much of Arden's Georgist experiment, saying it had degenerated into something of a failure. The leaseholders, he told me, had learned to game the system by electing land assessors who based their assessments on the town's budget needs rather than the land's real market value, and so they avoided paying taxes at appropriate rates. "To be frank," he said, "the people in Arden today don't give a damn about Henry George."

[3] Anspach twice appealed the decision, and in 1982 a California appellate court ruled in his favor, concluding that Parker Brothers had in fact committed fraud in the Darrow patent, and was thus under threat of losing its trademark. General Mills Fun Group appealed to the Supreme Court in 1982, backed by amicus briefs from nearly every major American industry group, including the U.S. Chamber of Commerce, the National Association of Manufacturers, the U.S. Trademark Association, the Bar Association of the District of Columbia, and the Committee on Trademarks of the Bar of the City of New York. The Court declined to hear the appeal. Anspach was nearly bankrupted, his house thrice mortgaged, his game business on the edge of ruin, his distributors unwilling to work with him because of a ten-year legal cloud. He was free, however, to continue selling Anti-Monopoly. In the past four years, he has sold 454,000 copies in European markets. Domestic sales, he says, have been comparatively small because Hasbro has used "its monopoly power to

monopolize the Monopoly market” in the United States.

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