

A Way with Words

Actuaries Compete at Tournament-Level SCRABBLE®

JOHN LUEBKEMANN 'BINGOS' OFTEN. A 'bingo' is when you use all seven SCRABBLE® tiles on your rack, in one word, in one play. Luebke­mann, a 37-year-old life actuary from Cincinnati, is a "premier" Scrabble player, a level beyond an expert.

Luebke­mann, who has an Olympian way with words, is one of the best players in the world. At the recent World Scrabble Championship held in Las Vegas in December, he came in 15th. This is no small feat, considering the World Championship attracts more than 100 experts seeded from 25,000 tournament players representing 41 countries.

Luebke­mann says his excellent word knowledge, developed over decades of playing, is the key to his success. "I would claim to know roughly 90,000 words," says Luebke­mann. "That's about 80 percent to 85 percent of the dictionary."

Lois Cappellano, a health actuary in Springfield, Mass., also enjoys playing the game, but not at the same level as Luebke­mann. "I started playing in a *Scrabble* club right after college," she says. "I learned some of the two- and three-letter words and walked in and was able to hold my own against a lot of people. I believe my analytical skills as an actuary helped."

Today, Cappellano visits her local *Scrabble* club weekly and attends any regional tournaments within a day's driving distance. "My parents took a travel *Scrabble* set with them on their honeymoon, so I guess I inherited their enthusiasm," she says.

Jon Shreve, Doug Hoylman, and Ed Mohoric are also *Scrabble* enthusiasts and actuaries.

They all agree that *Scrabble* has an allure they can't resist.

"When it comes right down to it, this board game is about mathematics, probability, spatial reasoning, and memorization," says Mohoric, a life actuary in Radnor, Pa. "Throw in some fun and the element of competition and you have an irresistible combina-

S
1
C
3
R
1
A
1

O
1
B
3
S
1
E
1
S
1
S
1

B
3
L
1
E
1

tion." Mohoric looks forward to the weekly meeting of *Scrabble* Club #333 in Exton, Pa. The club offers an opportunity for players to match up with others of varying skill levels.

Jon Shreve, a life actuary with Milliman USA in Denver, believes that actuaries might have a natural affinity for *Scrabble* because much of the same skill set used in actuarial science is used in the game.

"I bet a lot of actuaries, just by having good

SCRABBLE® is more than just a word game, which makes it a perfect obsession for actuaries.

analytical skills, being well educated, and having a good vocabulary, could just walk in and be adequate players immediately." Shreve has been playing since 1985 and has played in clubs in Colorado, Pennsylvania, and Maine. "Once you start playing, you want to play more," says Shreve.

Tournament Level

While 50 million people play *Scrabble* casually, world competitors like John Luebke­mann train like athletes. They study word lists, memorize dictionaries, and compete in tournaments to stay in top form. All of them know specialized words such as the Q-without-U words (i.e., QAT, an evergreen shrub), the vowel-heavy words (i.e., OURIE, chilly), and the consonant-only words (i.e., CWM, a deep basin).

All world and national tournament games are played in English, and although some competitors barely speak the language, they can spell it. National champions from Qatar, Japan, Sri Lanka, Nigeria,

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Example 23

August 1996, friendly game: John Luebemann, Ohio

Luebemann's score: 258; Opponent's score: 288

Luebemann's rack: A E I L N S

There are clearly a large number of bingos with this fantastic rack. However, can you find his best? The best way to find it is to look for special opportunities that arise from words already on the board.

TRIPLE WORD SCORE			DOUBLE LETTER SCORE				TRIPLE WORD SCORE				Q ₁₀	A ₁	I ₁	D ₂	1
	DOUBLE WORD SCORE	K ₅		F ₄	TRIPLE LETTER SCORE				TRIPLE LETTER SCORE		U ₁		DOUBLE WORD SCORE		2
		B ₃		L ₁		DOUBLE LETTER SCORE		DOUBLE LETTER SCORE			I ₁	DOUBLE WORD SCORE			3
DOUBLE LETTER SCORE		A ₁	H ₄	A ₁			DOUBLE LETTER SCORE		T ₁	O ₁	N ₁			DOUBLE LETTER SCORE	4
		R ₁	A ₁	W ₄					E ₁	F ₄	T ₁				5
	C ₃		N ₁		TRIPLE LETTER SCORE				O ₁		E ₁		TRIPLE LETTER SCORE		6
	L ₁	DOUBLE LETTER SCORE	D ₂			DOUBLE LETTER SCORE	D ₂	DOUBLE LETTER SCORE	P ₃		S ₁	O ₁			7
V ₄	I ₁	C ₃	E ₁		M ₃		E ₁		A ₁		DOUBLE LETTER SCORE			TRIPLE WORD SCORE	8
	P ₃	A ₁	D ₂		A ₁	DOUBLE LETTER SCORE	N ₁	DOUBLE LETTER SCORE	N ₁			DOUBLE LETTER SCORE			9
	TRIPLE LETTER SCORE	V ₄			Z ₁₀	I ₁	T ₁	I ₁	S ₁				TRIPLE LETTER SCORE		10
		I ₁		M ₃	Y ₄						DOUBLE WORD SCORE				11
DOUBLE LETTER SCORE		L ₁	DOUBLE WORD SCORE				DOUBLE LETTER SCORE				DOUBLE WORD SCORE			DOUBLE LETTER SCORE	12
		S ₁	O ₁	R ₁	B ₃	E ₈	N ₁	T ₁				DOUBLE WORD SCORE			13
	DOUBLE WORD SCORE				E ₁	X ₁			TRIPLE LETTER SCORE				DOUBLE WORD SCORE		14
TRIPLE WORD SCORE	G ₂	O ₁	U ₁	G ₁	E ₁		TRIPLE WORD SCORE				DOUBLE LETTER SCORE			TRIPLE WORD SCORE	15
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	

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Thailand, and Kuwait come to the World *Scrabble* Tournament to test their skills against word experts from the United States, Canada, England, and Australia.

Tournament-level *Scrabble* is played on a one-on-one basis in a competitive duel to the finish. A time clock allows 25 minutes per person, per game. Any ques-

tions regarding conduct or word use are answered in an official tournament rule book published by the National *Scrabble* Association. It's estimated that roughly 2,300 people play at the highest levels, traveling around the country and the world to compete.

The World *Scrabble* Championship

and National *Scrabble* Championships are held every other year, alternately. The significant difference between the two championships is about 20,000 words.

"In the World *Scrabble* Championship, we use both the American and English dictionaries," says John Williams Jr., executive director of the Greenport, N.Y.-

based National *Scrabble* Association. "The total of both dictionaries is about 140,000 words, combined. In the National *Scrabble* Championship we use just the American dictionary, which is the *Official Scrabble Players Dictionary*, which contains approximately 120,000 words."

According to Williams, American and Canadian competitors need to learn those additional 20,000 words in order to be competitive in the world tournament. The additional 20,000 words make a huge difference.

"One of the more interesting words found in the English dictionary is QI, which means a spiritual force," says Williams, "the word is good almost everywhere else in the world, except North America. It's quite a word, because it is a small word with a Q, and you don't need a U with it. It changes the whole complex of the game." Williams, along with co-author Joseph Edley, wrote *Everything Scrabble*, the definitive book on the game.

Words and Widgets

"I've heard it said that *Scrabble* is the game with a hundred thousand rules, because there are about one hundred thousand words in the dictionary that can be used in the game," says Doug Hoylman, a retired actuary in Chevy Chase, Md. Although the game appears to be a word game, those who play competitively know otherwise.

"*Scrabble* is a game that uses words, but you don't have to know what the words mean, you just have to know what combinations of letters are allowable," says Hoylman. This explains the increase in non-English-speaking players at world *Scrabble* tournaments.

"The foreign players are a real enigma, particularly the players from Thailand," says Luebkekmann, "because there is no obvious linguistic connection between Thai and English. For the foreign players, it's like memorizing computer code. That's when you really start to understand that this isn't a language game at all. It's a game about processing code and learning letter strings that are, in many cases, without any context."

Stefan Fatsis, author of *Word Freak*, says that the tiles might as well be widgets, dots, or dashes. "Letters are merely representations, for our purposes, because at the highest level, *Scrabble* is about assessing the distribution of these tiles and the geometric analysis of what is occurring with them during the game."

Fatsis, a *Wall Street Journal* sports reporter and *Scrabble* player, was fascinated at the anagramming skill level of those he encountered at the Manhattan *Scrabble* Club. His book describes the "heartbreak, triumph, genius, and obsession" in the world of competitive *Scrabble* players. The book includes all sorts of *Scrabble* trivia, including the odds of drawing a bingo out of the bag to start the game (12.63 percent) and the lurid details of the 1994 controversy surrounding the deletion of 167 "offensive" words from the *Official Scrabble Players Dictionary*.

"There are 16 billion combinations of letters that you can draw out of the bag

to start the game," explains Jon Shreve, "and 3.9 times it will be TOENAIL or ELATION or one of the many other words anagrammed with those basic letters." According to Shreve, the most common letters pulled are E, A, I, and O, in that order. After those, N, R, and T are next.

"There's no seven-letter word that can be made with that rack, so you'd have to replace the N, R, or T with another letter, most likely an L," explains Shreve. Serious *Scrabble* players enjoy anagramming with these basic letters and those that follow in order of probability. The National *Scrabble* Association's newsletter was originally titled SATIRE because of the enormous opportunities to anagram it with a blank tile or another letter tile to create a bingo.

The Basic Ingredients

At the root of it all is a game board blocked into a 15-by-15 grid with 225 multi-colored squares, along with 100 wood tiles consisting of 98 letters and 2

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Winkelvoss
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blanks. Each player pulls seven tiles. The goal is to make words. Each letter has a point value. Points are totaled on the tiles used to make a word and their placement on the board. Placing the tiles on a double-word score, double-letter score, triple-word score, or triple-letter score increases the value of the play.

The rules allow bluffing via the use of phony words. If you play a phony word and your opponent challenges it, you remove your phony and lose your turn. If you play a legal word and your opponent believes it's a phony and challenges it, he loses his turn. Come up with a bingo and you get an extra 50 points.

The complete rules can be found on the lid of any *Scrabble* game or in the *Official Scrabble Players Dictionary*. For those who take up playing *Scrabble* as a hobby or obsession, the National *Scrabble* Association has a newsletter, website, and word lists. Players can also play online. Hasbro, which owns the North American rights to the

game, sells more than a million boxed sets a year. Approximately 100 million sets have been sold since 1948, and the National *Scrabble* Association brags that a *Scrabble* game can be found in one out of every three homes in America.

A Genius from Poughkeepsie

The game was a product of the Great Depression. An out-of-work-architect from Poughkeepsie, N.Y., Alfred Mosher Butts, had time on his hands and decided to invent a board game. After making a list of as many games as he could think of, he studied them for similarities and differences.

He concluded that all games fell into three basic categories. The first category included games of chance determined by dice, cards, or random number calls such as Parcheesi and bingo. The second group involved skill at moving objects across a board, as in Chinese checkers and chess. The third category involved recall or

memorization of familiar sayings and vocabulary, as in crossword puzzles and anagrams. Butts decided to include elements of all three types in his game, which he dubbed Lexico.

Butts used the front page of the *New York Times* to study how often each of the 26 letters of the alphabet appeared. He counted each letter to determine its frequency of use and assigned a point value to each. Using the same information, he determined how many of each letter to include in the game. Although the letter S appeared troublesome because it would be easy to create plurals, Butts decided to include four of them. In the vein of a "wild-card," he included two blank tiles. A testament to Butts' genius is the fact that his original determination of letters, point values, and rules has never been altered.

Originally, Butts had no luck in peddling the game to manufacturers. Almost two decades passed before Butts teamed up with a partner, renamed the game *Scrabble*, and began to manufacture it in a vacant building in Connecticut. After a series of owners, Hasbro acquired the rights to *Scrabble* in North America in 1989.

"It's interesting that the game was never altered," says Ed Mohoric. "If I were re-designing it, I'd make some letters worth slightly more or slightly less. The X is worth eight points, but it's very easy to use and should be worth less. There are an incredible number of two- and three-letter words using X, and you can use it with a vowel, whereas, with a V, you cannot make a two-letter word with a vowel. C's are also harder to use than you might think."

To those unfamiliar with the hobby of *Scrabble* playing, the game may seem like much ado about nothing. To *Scrabble* enthusiasts, it's a pursuit of intellectual skill, understanding, and friendship. It's a mind game, full of competitive spirit. At the next opportunity, pull out your *Scrabble* game and play around the coffee table. Don't be surprised if you pull out TOE-NAIL and shout "Bingo!" ●

Answer: Quintessential L1 96 (The blank is played as a T.) CREDIT: *EVERYTHING SCRABBLE* BY JOE EDLEY AND JOHN D. WILLIAMS JR., POCKET BOOKS, NY, NY

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