

# Winning at the game of Life: Monopoly

Message for Sunday, November 6, 2016  
by Bruce Fraser

**Scripture:** various

## Children's Message:

Hebrews 13:5-6, New International Version:  
Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"

It's hunting season right now, and some of you may have had a meal of duck or goose or deer. Some other countries don't have those animals; they have different kinds of animals.

In parts of Africa where there are monkeys, people have learned a simple way to capture a monkey. Here's how: you take a container and cut a small hole in it. The hole will be just big enough for the monkey to fit its hand through. Inside the container you put nuts or candies, something which monkeys love to eat. You tie the container to a tree. Then you wait.

Sooner or later a monkey will come by and smell the nuts or candies, and it will want it. It will put its hand through the hole, grab a fistful of nuts, and then they'll try to pull the hand back out. But it can't. The hole is small enough to put an empty hand through, but not big enough for a hand clutching a fistful of nuts. The monkey is stuck.

Now, at this point, the monkey should realize, "Hey, I'm stuck, drop the nuts." But they don't. They want the nuts. They don't want to surrender the nuts. So they pull and pull and pull, refusing to drop the nuts, and the hunter comes up from behind and snatches them.

If the monkey had just said, "I really don't need those nuts. I'm OK without them," then it would have got away.

The Bible says "Be content with what you have." That's a really good way to live!

**Message:** "Winning at the game of Life: Monopoly"

I'm using sports and games as a way of looking at life. Today we're looking at Monopoly, which is all about money: buying and selling, paying rent and bills, and getting surprises. If we are honest, one of the areas we lose in, that we struggle with, is in the area of money.

I've read frightening statistics on how many couples argue money, how that leads to divorce, how many people live from paycheque to paycheque, how many seniors who don't have a company pension plan are unable to meet expenses. I expect some of you here today can identify with the examples I just mentioned.

In the game of Monopoly, the goal is to accumulate as much property and money as possible. Jack up the rent on your property so that it drains the bank account of the other players. When all the other players are bankrupt and you're the only one left, you're the winner.

Do you know what the Bible says about people who use their wealth and power to take advantage of the poor and helpless? This is a common theme through much of the Bible. This passage from Amos is typical:

Amos 5:7, 11-12, 14, New Living Translation:  
You wicked people! You twist justice, making it a bitter pill for the poor and oppressed. Righteousness and fair play are meaningless fictions to you...

You trample the poor and steal what little they have through taxes and unfair rent. Therefore, you will never live in the beautiful stone houses you are building. You will never drink wine from the lush vineyards you are planting. For I know the vast number of your sins and rebellions. You oppress good people by taking bribes and deprive the poor of justice in the courts.

Do what is good and run from evil—that you may live! Then the Lord God Almighty will truly be your helper, just as you have claimed he is.

Fortunately for us, the game of Life is not like Monopoly. Life doesn't have to consist of one winner and everyone else losers. We can all win.

The Bible has a lot to say about money. Did you know that the Bible has more to say about money

than any other subject, except God? God is really important, so you'd expect that to be number one in the Bible. But money? I think God understands that money is a big issue for us, and so all through the Scriptures there are lessons about money.

What I want to do here is go through some basic principles God gives us in the Bible about how to handle money, rather than have it handle us.

### 1) Know how much

You need to know:

- How much income you have
- How much are your expenses
- How much you own
- How much you owe.

Why is this important? Because you want to tell your money where to go, rather than asking it where it went.

**Proverbs 27:23-24, New International Version:**  
Be sure you know the condition of your flocks,  
give careful attention to your herds;  
for riches do not endure forever.

“Know the condition of your flocks.” Back in those days, most people were farmers. They had a small plot of land, grew some crops and raised some livestock. They didn't put their money in the bank; there were no banks. Their livestock was their savings.

If you translated that phrase into modern English, it might read “Be sure that you keep track of your money.”

Have you ever heard the phrase “Money talks”? Do you know what it says? It says, “Good-bye, adios, I'm outta here.”

**Proverbs 23:4-5, Living Bible:**  
Don't weary yourself trying to get rich. Why waste your time? For riches can disappear as though they had the wings of a bird!

Money disappears. Quickly. This is true even if nothing bad or catastrophic happens. Just living your normal life will cause riches to disappear.

In your mind, determine how much income you've had each year, for that last ten years. Take your

annual income and multiply by 10. Even for those with modest salaries, the number quickly grows into the hundreds of thousands of dollars. How much money have you earned in the last decade? Now answer this question: How much of that is left? Probably not much!

For many of us, we really have no clue where our money goes. That's not a wise approach to money.

### 2) Plan your spending = Use a budget

This is a major principle of winning in the game of life. The level of your income is not the key to financial stability. The key is how much you spend.

There are people who make two hundred thousand dollars a year, yet they are miserable because of money problems. It's because they spend more than they take in. And I know people who make a tenth of that, yet they are happy. It's because they spend less than they take in.

**Proverbs 21:5, Good News Bible:**  
Plan carefully and you will have plenty. If you act too quickly you will never have enough.

“Act too quickly”: think impulse buying. It's spending without planning, not staying on budget.

### 3) Save for the future

I read an article which says the average Japanese family saves 25% of their income in banks or investments. The average European family saves 18% of their income. But the average American family saves less than 5%. I expect Canadians would be similar to the Americans. That's because we live in a culture which emphasizes “Don't wait; get it now and enjoy it.”

**Proverbs 21:20, Living Bible:**  
The wise man saves for the future, but the foolish man spends whatever he gets.

The foolish person pulls out the credit card and charges it. The wise person says, “It's better to wait until I can afford it. Actually, I probably don't even need it. I lived quite well without it until now.”

### 4) Give generously

**2 Corinthians 9:6-8, New Living Translation:**  
Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants

generously will get a generous crop. You must each make up your own mind as to how much you should give. Don't give reluctantly or in response to pressure. For God loves the person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.

This Scripture passage is talking about giving to the church for God's work in the world. But it's also talking about giving to people in need. It concludes with these words:

2 Corinthians 9:9, New Living Translation:

As the Scriptures say,

“Godly people give generously to the poor.  
Their good deeds will never be forgotten.”

The principle is that when we give, whether it's money in the offering, or giving to a person, or giving to some charity, that we do it gladly, and do it generously.

## 5) Be content in God

Several times in what I've said so far, the theme of being content with what we have keeps coming up. That's not surprising, for that's a key principle in financial freedom.

But there's more to contentment than just being satisfied with what we've got.

Isaiah 55:2, Good News Bible:

[The Lord says,] “Why spend money on what does not satisfy? Why spend your wages and still be hungry? Listen to me and do what I say, and you will enjoy the best food of all. Come to me with your ears wide open. Listen, for the life of your soul is at stake. I am ready to make an everlasting covenant with you. I will give you all the mercies and unfailing love that I promised to David.”

The root of all financial difficulties is the issue of trust. What am I putting my trust in? In other words, am I depending on things to make me happy? So if I feel down, I need to go shopping to feel better. But that lasts for only a little while.

Or am I finding your satisfaction, my contentment in God? You see, whatever I trust for my happiness is my god.

Out of control finances are a sign of an out of control life. When we restore God to the proper place at the centre of our lives, then everything else falls into place.

## Next Steps:

- #5 is the most important. It's the foundation on which all the others are built. Be satisfied knowing God.
- Choose one other, and work on it.

Recommended resource: *The Total Money Makeover* by Dave Ramsey.