THE FREEMAN
IDEAS ON LIBERTY

# Fortunately, It's Just a Game

by Candace Allen

I haven't played Monopoly for years and years. But a few nights ago I was given another chance. After I'd banned the television for the evening, my twelve-year-old son persuaded me to play the game with him. It was not the same as I'd so nostalgically remembered. After being soundly beaten, I found myself reflecting on Monopoly's negative and misleading economic messages.

Had I won the game that evening, I may not have made any connections between the assumptions inherent in Monopoly and my previously held attitudes that wealthy people were usually greedy money mongers. But my son beat me, and this caused me to do some thinking. He owned four houses each on the yellow spots (Atlantic and Ventnor Avenues and Marvin Gardens), hotels on Boardwalk, Park Place, and the three magenta spots (St. Charles Place, Virginia, and States Avenues). Though I owned three railroads, the two utilities, three houses on the red spots (Kentucky, Indiana, and Illinois Avenues), and hotels on the light blue spots (the cheap part of town), I could not long compete with him in the win-lose game. When the game was over my son added up his assets and gloated that he was richer and more powerful than I. I felt slightly irritated that he had taken me to the cleaners by owning so much! His kiss goodnight included a pleasant, "Thanks, Mom, for losing all of your hard-earned money and property to me!" No doubt the real meaning for him was in the time he and I had spent together, but I can't help considering the subtle effects that Monopoly may have on his views about the world of wealth and wealth creation, as well as the effects playing it had on me as a child.

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According to the Monopoly insert, the game was originated by Charles Darrow in 1934 during the Great Depression. To Mr. Darrow, who was unemployed, and to thousands of others, the game's "exciting promise of fame and fortune" provided amusement and hope. The object of the game is to become the wealthiest player through buying, selling, and primarily renting property. Monopoly remains today the leading proprietary game in the United States and Western world.

Wanting, intuitively, to measure the effects of exposure to the game, I called my parents to ask them what they remembered about playing it. Essentially, they told me that the game let them dream about becoming rich and having more than anybody else. It was about trying to get on top by taking other people's money in the form of rent. Mostly, it was about being lucky enough to become wealthy. Monopoly seemed to them a game of real life, because the rich would take anybody's money if they could. In short, becoming a winner meant that someone else had to lose. I realized that before becoming a student of economics, I, too, held the belief that when the rich get richer it is always at the expense of others.

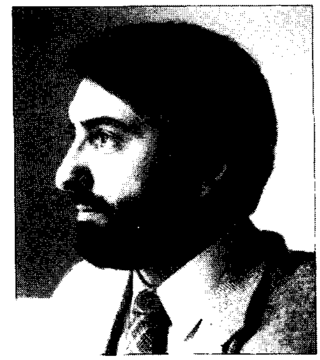
Just how much of this attitude may have

come from playing Monopoly is anyone's guess, but it may be worth identifying the implicit assumptions in Monopoly which could foster erroneous beliefs about wealth creation. One inherent assumption is that luck is the main factor in building a fortune. Luck directs a player to the more lucrative places on the board and only luck can land a sucker on another player's property with a grand hotel. No choices about where to stay and what to pay! Market competition and choice do not temper the rise or fall of the rich, nor does the productivity of the players enter as a factor.

Another assumption is that the acquisition of more and more assets will benefit only the greedy property owner. Successful buying and building in the game never creates new opportunity and new wealth for anyone other than the property owner. At no time does a wave of the invisible hand channel self-interest into the service of others. Rather, more dollars of profit reduce other players' wages each and every time their tokens land on an owned and developed piece of property. The wealth-creation process is equal to the poverty-creation process in Monopoly. Probably the major problem in the game is that the little economy is made up of only two groups of people: those trying to become real estate owners who can develop their property and those who unluckily must land on the property and pay the high rents set on the cards. Nowhere can a customer be found!

Now the purpose of this essay is not to propose a ban on the playing of Monopoly. But surely it is worthwhile to consider its subtle influence on players' attitudes—an influence that may undermine potential understanding and appreciation of the market's ability to generate new wealth. Unless one's children play Monopoly with awareness of the game's limited and untrue assumptions, they may take on negative biases against the allocative functioning of the market. They may, in fact, come to believe that governmental mechanisms that protect the poor from the wealthy should take priority over the Constitutional protection of property rights, including the implied right of transfer of one's property to others by voluntary and mutual agreement. The productive effort of hard work is essential to wealth creation—certainly not the same activity as merely "passing GO and collecting $200." But that understanding is not enough. Children need to realize that productive resource allocation is critical in income generation. And how are resources best allocated? By allowing folks the freedom to trade and enter into contract with one another, not by forcing victims of chance to buy products (or pay rent) that they don't choose to buy.

Though this year's Christmas list won't include Monopoly games for any of the other children I know, I don't think I could convince my son to give it up. Until a wiser game-maker develops a game that can parallel the emotional appeal of Monopoly, I will make it a point to play with him again, and each time I do, I will include questions which will allow dialogue about real world economics. Such conversation may include reasons why developed property is profitable (investment) and what it means when "the bank pays dividends" (interest). It might also be fun to pose hypothetical situations such as, "What would happen if a property tax were imposed on all improvements?" and "What would happen if an income tax were placed on all unearned income?" and "What would happen if all prices rose by five percent and were expected to rise again soon?" In this way my son would learn valuable lessons not only about wealth creation, but about the effects of government policies and inflation upon incentive structures, which influence all players' behavior—in Monopoly, of course, but also in real life. □



# Values or Virtues?

As a young man, I wondered why the principles of freedom had failed to win more adherents. Despite the best efforts of freedom's proponents—and after decades of philosophical refinement and practical demonstration—most people remained unswayed.

I became convinced that the public was both apathetic and unprincipled, concerned solely with indulging their most venal, narrow, and immediate interests. Most people, I figured, couldn't care less about matters of moral principle—of distinctions between earned and unearned, just and unjust, "mine" and "yours." I concluded that they *preferred* interventionism, because it let them to profit at the expense of others.

I became embittered, less and less motivated to promote the ideas of liberty. My sporadic writings acquired a combative tone that only further alienated readers—and editors. As a result, my writing career seemed headed for a Hobbesian end: solitary, poor, nasty, brutish, and short.

Through it all, I clung to the comforting fantasy that I was being rejected solely due to my commitment to *principle*. In the years since, I've met other proponents of liberty who likewise revel in their own cultural marginality, as if their very unpopularity and ineffectuality confirmed their status as lone pillars of integrity in a corrupt world.

It's a reassuring self-image . . . but a false one. Abandoning that illusion, in fact, is a precondition to succeeding in persuasion.

My own climb from the depths of cynicism began with the slow realization that most of those whom I'd been condemning were, as individuals, benevolent, productive people of considerable integrity. Yet I still couldn't grasp how such good people could fail to appreciate principled arguments. Somehow, we seemed to be talking past each other.

My epiphany—and the turning point in my professional career—was in grasping the distinction between *virtues* and *values*.

Virtues, such as honesty and justice, are abstract moral principles. Properly understood, they serve as indispensable guides to our actions. However, they aren't ends in themselves. Virtues are only abstract *means* to concrete *ends*. The ends are values: the things in life that we aim to gain or keep.

However, most ordinary people aren't very abstract or theoretical: they're focused on values, not virtues. It's not that they're unprincipled or immoral; they're simply just not very proficient in linking abstract principles to life's concretes. They don't fully grasp the relationship between means and ends, principles and practice.

This also applies to their approach to politics. Most people are rightly concerned with the *values* a social system can bring

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