

LOTTERY AND GAMBLING
The Christian faces the issues
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Thank you for your involvement with me during these months that we have spent in looking at the Christian faces the issues. There were a lot of issues we didn't hit in this series I'm hoping that at a later point we can consider together. But I felt especially drawn to these topics for this time.

Tonight we're looking at the last issue in the series: the Christian faces the issue of gambling and the lottery.

I want us to really ask three questions: one is to kind of take the moment to ask the question, what is the extent of gambling and lotteries in the United States – sort of get a picture of what is happening in our own country.

Secondly, ask the question, is here a scriptural position on gambling.

And third, what should be our position as Christians on the state lottery initiative that is coming up before the voters this coming November.

Let's start out by looking at the extent of gambling in America today. Gambling represents a major aspect of America life. And a major dollar volume is passing along in the country's economy as a result of gambling.

I was kind of surprised to realize gambling was that flourishing.

Is there a scriptural position on gambling? There are any number of approaches. There is no scriptural verse that says, Thou shalt not gamble. Those who advocate gambling will even on occasion site scriptural verses to support their position. The Urim and Thummim that the high priest wore around his neck when the king faced a decision that he didn't know what course the Lord would prescribe, the high priest was consulted whether or not the answer from God was yes or no. Many think the Urim and Thummim really was kind of a system of casting lots. That is somewhat of a guess but it's a possibility that was a means used in the Old Testament for the nation's discerning God's will in some matters.

Proverbs 16:33 indicates that "The lot is cast into the lap but the decision is wholly from the Lord." This would tend to support a use of the Urim and Thummim as a way of making a decision. Note however that although this method of decision making might have been used it was not for the purpose of financial benefit. It was for the purpose of looking at what the Lord's will might be. That kind of practice based on Proverbs 16:33 interesting enough occurs in Acts 1 when Judas leaves his position and the early church had two candidates to replace Judas and they did not know what candidate should replace him. Both were qualified and there was no way of reaching a decision on the basis of qualifications. They therefore cast a lot and the decision fell to Mathias who became the person to replace Judas. Some feel that the church there committed its first error. That they should have waited for Paul. I don't take that view myself but I understand why some people do.

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In defense of that means of decision making it's simply noted perhaps in the scripture the underlying motif is that when the people of God have prayed and done all they can and there appear to be two possible ways of making the decision and both seem reasonable and right. It may be possible to cast a lot to make that decision.

We see gambling in a very negative context however when we find the soldiers at the cross gambling at the foot of the cross for the robe of Jesus.

There are those who will site those particular scriptures as an umbrella for justifying all forms of gambling. But finances were not involved at that particular point. A decision was being made.

Some would say, the scriptures don't take a position on gambling and isn't all of life a gamble? What's the difference between playing cards for money or going to the racetrack and investing in the stock market? Isn't buying stocks a gamble? Isn't life insurance a gamble? Buying life insurance aren't you playing the odds? In the middle ages when ships crossed the Mediterranean that's really how insurance originated. The trip was risky. So there were merchants who began taking out insurance to cover their cargo. At that time in the history of the church the bishops almost unanimously opposed taking out insurance on the basis of if a ship went down it was God's will to let it wreck. So therefore one should not protect themselves from the judgment of God.

Some say marriage is a risk, a gamble! Others say buying a house is a risk. We'll look at the parable of the talents in scripture where the Lord commends the person who took their five talents and two talents and really did something with the investment.

This kind of thinking causes us to seek a more careful definition of what gambling is versus what taking a reasonable risk might be in terms of buying insurance or investing in the stock market or buying a home or in marriage.

Perhaps it would be well to articulate the four components that distinguish gambling from taking a prudent risk. These have been pointed out by William Peterson in an article in *Moody Monthly*.

Gambling first of all assumes an artificial risk. Many risks in life are necessary to take. When you gamble as distinct from investing or taking a prudent risk in life, you are creating an artificial risk of your own choosing.

In gambling there is a total selfish goal involves. The basic objective of the gambler is not to improve society. Even when he buys a lottery ticket from the state he is not thinking How am I going to help finance the education of young children by buying this lottery ticket? The gambler's basic goal is to win and to win big. The person who invests in real estate or the stock market may have a financial motive involved but at the same time the whole advantage of their investment secures benefit for society as well.

A third quality of gambling as opposed to investing and risk taking is that in gambling there is no productive by-product or social betterment. An investment is used to benefit others. A wager achieves no social goal.

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Fourth, gambling is gain at someone else's expense. Investing is many people participate and the opportunity for profit and for gain but in gambling somebody has to lose. And, in fact, most people lose in gambling because the risks are so high. In betting the odds are carefully stacked so there will be more losers than winners. Wayne Stocksdale says, "Gambling is intellectually, economically, socially and morally wrong. It is intellectually evil. Intellect tells us there is no sure way of winning. Gambling is an attempt to take a short cut for gain. Intellect tells us there is no short way. Economically gambling tends to produce parasites in the social order. It kills the spirit of industry. It contributes to laziness. Laziness hurts our economic system. It stifles initiative. That ruins the economy. Socially the most that can happen in gambling is a temporary enrichment of the few and the impoverishment of the many. Morally, it contributes to cheating. It is essentially selfish. It weakens the character of the individual and it is the opposite of honesty."

I think those definitions help us see gambling as somewhat different as normal risk taking that is part of life. But it should be noted that while there is no proof text on gambling in the scripture there are some principles in scripture that may apply to gambling. Two of the Ten Commandments address financial responsibilities. One of the commands, "Thou shalt not steal." And the other, "Thou shalt not covet." Probably those commandments have a real bearing on the issue of gambling. Coveting is somewhat essential to gambling.

To waste honestly earned money, Billy Graham says, is tantamount to robbing the hungry of the world the food they might have had if the handling of money had been motivated by human compassion rather than by greed.

The apostle Paul warns Timothy that the love of money is the root of all evil. And again in 1 Timothy 6:9-10 it says "People who long to be rich soon begin to do all kinds of wrong things to get money, things that hurt them and make them evil minded and finally send them to hell itself."

Solomon in the Proverbs 13:11 says, "Wealth from gambling quickly disappears. Wealth from hard work grows." And Proverbs 15:27 "Trying to get rich quick is evil and leads to poverty."

What basically is the motive of the person who is gambling is to attempt to take a short cut to riches. Avoid the work and the thrift and the investment that is necessary to generating capital to operate life on. And the attempt to short-circuit all that by taking risks.

It's been noted some solid theological and biblical principles for opposing gambling.

One is the principle of beneficence. That is that in the Christian life we need to do good to all. Therefore to the extent that gambling has consequences that are bad for society and bad for individuals it violates the principle of beneficence.

It also violates the concept of work. Work is a part of what is called the creation mandate. God ordained that we should work. Whatever we do in our work is to be done heartily to the Lord. Gambling is an attempt to gain without work, attempt to gain at another's expense. Work is for reward duly earned. Gambling is oftentimes at the expense of other people's earnings.

It also violates the concept of stewardship. Gambling depends on chance, usually artificially created chance. Not on an intelligently ordered universe. It creates an unreality devoid of

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clearly predictable outcomes, a world in which science could not work. In which art could have no meaning and in which intelligent planning and conscientious work would simply wither. Art and science and work and careful planning all presuppose an ordered universe. Gambling does not.

Therefore because of the principles of the dignity of work and the principle of beneficence, the principle that we need to give ourselves to investment and creating capital rather than trying to take short cuts in ways that will ultimately harm other people by the process, we need to take a serious view that although gambling is not specifically proof texted prohibited in scripture there are principles that have a definite bearing on it and seem to ban it.

Ultimately in gambling and lottery schemes for it to work somebody is going to wind up holding the bag and often it is somebody who cannot afford to hold the bag and will be victimized by the whole system which sucks them in and which feeds other people and winds up with their being victimized.

What about Reader's Digest Sweepstake? Is that gambling?

My own rule of thumb is if it doesn't involve any investment of capital on my part then I do not perceive that as risk taking. The law indicates that someone is going to win whether or not I become involved and no one is going to be the loser.

I think the Christian ought to be well to take opposition to gambling as a principle and that where no investment is involved and one may gain but cannot lose and that applies to all persons involved in the risk such as a Reader's Digest Sweepstakes, that wrong may not be involved. Where the expense is viewed as entertainment...

Christians need to be taught we live in a world that is ordered by God and that to needlessly take risks and involve ourselves with improbably or risk taking events was of itself an affront to God who works on scientific law.

If you said to me, Should I invest in the state lottery? Should I go to the track and bet? I think my response would be different than if we were looking at something like a pinball machine. Unless that became a habit for you, became something which strained your resources.

Lottery used to be legal nation-wide in the United States before the civil war. Places like Princeton University used it to help build Princeton University – private lotteries as well as government lotteries. Ultimately the graft in them became so bad congress was finally forced to pass a law by the pressure building from people to outlaw lotteries across state lines or to prohibit the mail to be used for lottery purposes. That's why today you cannot use the mail for lottery. The mail probation was done after Louisiana was the only state left. They had a great gambling machine going for about 50 years which was scandal ridden and finally they passed a law against using the mail.

The earliest lotteries were intended to divert money from illegal gains were used to fund such worthy programs as education and appealed to the civic largesse as well as to the hope of gain. Little was expected but it was an idea whose time to pay had come. Some twenty years later states are paying some of the best minds in the gambling industry to devise new ways of enticing

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their citizens to bet more money more often. Lotteries are now promoted with huxter cunning and advertising practices that would be painfully illegal under federal law if attempted by private concerns like Publishers Clearinghouse. The big casino has embarked on an aggressive program of market expansion based on sophisticated demographic research to rival any burger cartel and backed by ever escalating promotion campaigns to keep booty in the eyes of the beholder.

State lotteries are diversifying now in order to sell their product on a very sophisticated marketing terminology to produce a tremendous nation of people who are making an investment in gambling.

Points in opposition to the state lottery.

First of all many state lotteries have been financial failures.

Lotteries are an unstable and unpredictable source of income. One cannot build them into the budget of the state like tax revenue because they may be up or they may be down. They're unpredictable.

Third, lotteries exploit the poor. And a lot of studies have indicated that the people that can least afford to gamble are the poor people that want out of poverty and therefore invest hoping to strike it rich. The lottery in its exploitation of the poor classes denies them the chance to use their money that they're earning and invest it in things that are really needed for family, food, clothes and the like. Generally they wind up being a very regressive tax. The poor wind up paying a much heavier burden of the operational cost of the state. That is a matter what should concern Christians and it relates back to the principle of beneficence.

Fourth, businesses, corporations and financial institutions will not buy lottery tickets. Therefore any funds or raise money for education which is the lottery is supposed to do, the institutions that are really making the money in our society get off Scott free and don't pay a dime on this particular form of taxation.

Fifth, lotteries are an extremely expensive way to raise revenue. Administrative costs average 20% of gross sales. 45% of the sale usually go toward prizes. The state receives only about 35%. New Jersey, the heaviest legal gambling state now, only 3% of its state budget is raised via gambling revenues.

State lotteries require constant promotion. Successful lotteries require extensive media promotion in all kinds of varieties of gaming.

Lotteries violate all theories of the consumer protection movement. The idea that a person should not lose on their investment. That society has a responsibility to protect people, to protect the consumer's interest. Lotteries act against the consumer interest.

Lotteries depress legitimate business. Wage earners cannot spend money twice. If they're spending money on gambling they're siphoning it off from other productive businesses. The state meanwhile is losing its sales tax on the lost business.

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Lotteries have had little impact on illegal gambling. Why? Because there's more to bet on. You bet on which number is going to be the winning ticket. You can do that with a bookie and you can get better odds than the state is giving. And with a bookie you can get credit and you can't do that legally with the state. So actually illegal gambling goes up.

Eastern lotteries have evolved into a glorified daily numbers game where people get watching the numbers continually.

Lotteries sell fantasy values. Hit it once and your troubles are over. Lotteries hold out to people a quick hope for escape from poverty which doesn't happen.

Lotteries lead to personality disintegration. Large winners are often unable to handle their new wealth. Then the financial losses of the people who do lose become a problem.

Lotteries create no new wealth. Lotteries redistribute wealth on an inequitable basis.

I think all of these reasons can be summed up in a more easily manageable argument against the state lottery.

State lotteries victimize the poor in a form of regressive taxation.

State lotteries are a retreat from the proper role of government. It is victimization of the poor which is at odds with the function of the government to bring relief to the poor and provide assistance in the public sector.

It also causes the government to retreat from its proper role of restraining illegal gambling.

State lotteries divert attention from the development of adequate and equitable systems of public financing. Instead of talking realistically how needs in the public sector are going to be met through adequate taxation and budget cutting, we have a substitute. Taxpayers revolt has especially made the politicians susceptible and they are looking for a Santa Claus in financing public serves.

State lotteries give public sanction and encouragement to an exploitive and wasteful lifestyle. They are a way of the public's undermining moral values of the population at large. It encourages the individual to come so occupied with his own gain that he ignores the fact that his gain is the direct result of another person's loss. Therefore state lotteries wind up educating more o the population to gamble. Approximately one out of ten persons who begin gambling winds up as a compulsive gambler. There are compulsive drinkers and compulsive gamblers as well.

I think the safest thing for the Christian is to not be involved in gambling and to take a position on the state lottery that protects the population as a whole and allows the government to promote right moral values to a young generation.

The bottom line is don't do it.

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Prayer:

Father, there may be someone in the audience this evening who is a compulsive gambler. They may have come this evening just out of curiosity wanting some kind of help to get rid of a compulsion that is driving them into a tremendous bondage. They seem unable to stop. I pray for the deliverance of that person. I pray that you will spiritually deliver them. I pray they'll come for counseling and help so that they may receive the resources that will support them in the change that they desire to make in life. We know Lord that there's never any hope for us until we become really honest about our problem and admit that there is a problem or a need in an area. For those who are really caught in the bondage of the enemy, in the whole field of gambling, we pray your deliverance and your healing power. We pray for our state as we come into this all election on this issue. We realize that the enemy always comes with a subtle kind of a message that looks good. There will be many people who will buy in to the whole proposition of lottery because it looks like an instant way to riches. Yet for most of them, for the overwhelming majority, there's going to be losers. People who take hard earned money that belongs in clothes on their children, food on the table, appliances for the home, even the support of your work and waste it away and deprive themselves and their family of needed resources. We'd ask Lord that this wouldn't happen in our state. That you would give wisdom to the people directing the campaign against this initiative. Give them a special access to the media that they never would dream of. Give them real wisdom as they speak to the public sector, the non-Christian sector, that somehow the other side can be represented in this issue. We pray too as we think of the investment of our dollars and our work. We know that you have appointed money for some very specific tasks, that you have appointed it to undergird our own lives and provide for our living and even our enjoyment. You've provided that we might give to your work and you've provided money as well that we might give to the poor and to those who are in need. We ask that in our own handling of funds on our own that you would help us to see all of our money and all of our life as a gift you have given to us. And as stewards we need to be accountable and responsible for it. Teach us to act wisely, to spend wisely, to invest wisely and to give wisely. We ask this Lord in your name through Christ. Amen.