

GAMBLING

A BAD BET

- Does God Oppose Gambling?
- Is Gambling Sin?
- What Does the Bible Say?

Dr. Russell K. Tardo

According to St. Augustine, “The devil invented gambling.” Whether or not one accepts Augustine’s conviction, gambling has been around for thousands of years. Augustus Caesar is said to have sponsored the first known public lottery in order to raise funds to repair the city of Rome. The Bible records that Roman soldiers gambled for the garments of Christ (Matthew 27:35), an action predicted in the Old Testament (Psalm 22:18). In the latter eighteenth century, lottery proceeds helped to fortify Colonial America against the British. But if the history of its use is long, so is that of its misuse. Loaded dice were found in the ruins of ancient Pompeii. Corruption, it seems, is the inevitable bedfellow of gambling.

Corruption notwithstanding, various polls and studies have revealed that, in some form or another, gambling is practiced or endorsed by the majority of Americans. One reliable estimate is that 80 percent of adults gamble at least occasionally. Other estimates range from two-thirds of the population up to 88 percent.¹ Obviously, this indicates that many Christians, too, are playing the office football pool, the lottery, bingo, slots, poker, horses, etc., and have invested some percentage of the **329 billion dollars** gambled in the United States in 1992.

What is Gambling?

By definition, it is to bet money on the outcome of a game, contest, or other event. It means to play a game of chance for money or other stakes.

It is further defined as wagering money, or something of value, on an uncertain event whose outcome is dependent either wholly on chance or partly on chance and partly on skill. However one defines or assesses gambling, one thread runs throughout its entire fabric—from the friendly Saturday night card game to the social club bingo to the full blown casino—the gains of the winners are made at the expense of the losers, and the gain is secured without rendering its equivalent either in service or in value. Thus, if a game of chance was played solely for amusement, it is not gambling. It only becomes gambling when money or valuables are wagered. But in order for one to win, another must lose. And in gambling, losers always far outnumber winners. So the three elements involved in the gambling equation are: 1) the betting of money or valuables; 2) the determination of the winner by luck, chance, or uncertain events; and 3) winners profiting at the expense of the losers.

Gambling and Discipleship

Traditionally, Christians have held three different views on the subject of gambling:

1) The **Roman Catholic view** does not condemn gambling on a small scale. The danger lies in its excess. They consider small wagers, bingos, friendly bets, and raffles for worthy causes as amusements that inflict no hardship on those who participate. In fact, in many communities, Roman Catholic church-sponsored gambling, bingos, raffles, Las Vegas Nights, etc., are common occurrences. According to the *New Catholic Encyclopedia*, people are entitled to gamble as long as they do not render themselves incapable of fulfilling duties incumbent upon them by reason of justice or charity.

The problems with this view surface in the following letter to *U.S. Catholic* magazine:

“The Catholic Church has taught me to gamble. Bingo and raffles are absolutely no different from lotteries. If the Catholic Church would take the lead and stop gambling, I would reconsider the idea of playing the lottery. If I am greedy, it is because it’s almost a sacrament in the Church.”²

2) The **mainline denominational view**, while not holding church-sponsored raffles or bingos or putting their official “sanction” on gambling, does not attach any great harm in it, either, if practiced in moderation. This segment of Christianity would, however, most likely oppose its legislation on a major scale.

3) The **biblical view** denounces gambling as a moral evil on any scale and in every form, public or private. Most evangelicals hold this view.

So, What’s Wrong with Gambling?

1) Gambling contradicts the biblical, Judeo-Christian work ethic. God ordained labor and work in order to earn one’s income. *“For this is the will of God...that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you. That ye may walk honestly toward them that are without, and that ye may have lack of nothing.”* (1 Thessalonians 4:3, 11-12). The non-laboring, unproductive life of the professional gambler is condemned in other passages, such as 2 Thessalonians 3:10,12: *“For even when we were with you, this we commanded you, that if any would not work, neither should he eat. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread.”*

In Christianity, one is to eat the bread his own labors have produced. In gambling, the winner eats the loser’s bread. Thus, gambling perverts the biblical concept of honest, useful employment. It substitutes a desire to obtain something for nothing, a “get rich quick” mentality, even if your gain comes at another’s loss. It is a remarkably similar mindset to that of the criminal who seeks to obtain what he did not earn at the expense of another.

2. In honest earnings, there is productivity and exchange. One exchanges cash at the market for its equivalent value in goods. One gives the factory an honest eight hours of labor and productivity in exchange for a wage or salary. In gambling, however, there is no productivity. Instead, gain is secured without rendering in service or in value an equivalent of the gains obtained. In gambling, everyone loses, even the “winner.” How? Winning plants a seed of deception in one’s thinking that perhaps this could

become a way of life or an answer to all problems. In fact, it enslaves people to yet another of Satan's clever bondages and addictions. Sadly, even when the gambler wins (which is seldom), his winnings quickly disappear. Casinos don't stay in business by losing. As someone said, "The trouble with hitting the jackpot on a slot machine is that it takes so long to put the money back into the machine."

Scripture warns, "*Wealth gotten by vanity shall be diminished: but he that gathered by labour shall increase*" (Proverbs 13:11). Furthermore, "*Treasures of wickedness profit nothing*" (Proverbs 10:2).

3. In the final analysis, gambling is no better than robbery and fraud. It offers a set of false hopes to people with certain predispositions and is known to especially prey on those who can least afford to lose but who ultimately do just that. In that sense its end result is no different than robbery.

A number of studies on lottery play have found that ticket sales are greatest in low-income, urban areas. Per capita sales in inner city Detroit, for example, are three times higher than sales in the suburbs. Lottery sales have also been found to decline in areas where the level of education is higher.³

Two Duke University economists, Charles T. Clotfelter and Philip J. Cook, painstakingly documented the long-held suspicions that the poor and uneducated are the lottery's best customers. Their book, *Selling Hope*, describes how many states have designed clever, sophisticated advertising campaigns to especially target this most vulnerable market. The authors found that 10 percent of lottery players account for 50 percent of sales.⁴ All of this tends to work like Robin Hood in reverse. Citing the practice of grant recipients exchanging public assistance checks for lottery tickets, one Detroit minister said, "The state gives them money and then figures out a way to get it back. It's the craziest thing I've ever seen."⁵ Through lottery-style gambling, what little the masses of the poor have is taken away in exchange for a false hope (anywhere from 7 million– to 85 million-to-one odds) of becoming a winner. But surveys conducted by state lotteries show that few players understand just how minute their chances are of winning. In Michigan, legislative attempts to force the lottery to disclose the odds of winning were resisted by lottery officials who claimed such disclosures would discourage playing and diminish the effectiveness of their advertising. Clotfelter and Cook said that if state lotteries were held to the same truth in advertising as private sweepstakes, they'd be shut down by the Federal Trade Commission.

4. Gambling perverts moral character. Ben Franklin said that "those who lie down with dogs wake up with fleas." This is Franklin's version of the biblical principle, "*Bad company corrupts good morals*" (1 Corinthians 15:33). The fact is, gambling hangs out with bad company! This is true even in legalized gambling. It is always accompanied by a myriad of evils, such as organized crime, protection rackets, police and political corruption, prostitution, loan sharking, alcohol, and drugs.

William Webster, while serving as director of the FBI, said in 1985, "We know of no situation in which legalized gambling was in place where we did not eventually have organized crime."⁶

Illinois State Police Director Terry Gainer echoed Webster's sentiment stating that legalized gambling's "social and criminal price is too high."⁷

George Washington called it “the child of avarice, the brother of iniquity and the father of mischief.”

It Is a Moral Evil to Deprive One’s Family

Gambling is taking a heavy toll on the American family as well. Approximately 8 to 10 million Americans are addicted to gambling. The suffering they both inflict and endure is virtually incalculable. Valerie Lorenz, executive director of the National Center for Pathological Gambling, said, “People don’t see the devastation and the despair and the pain that we see. The person out there in the community only sees that there’s a million-dollar lottery and thinks: ‘Let’s buy a few tickets and maybe I can win and pay back all my bills and take a nice vacation.’ That person does not think about the gambling addict, about the broken home, about the suicide that accompanies gambling addiction.”⁸

How truly rings the Bible’s warning that, “*He that is greedy of gain troubleth his own house*” (Proverbs 15:27).

It’s time we realized that behind all of the glitter, greed, and glamour of big scale casino gambling lies the grime. While the atmosphere portrayed is one of excitement, luxury, and indulgence, all the showgirls and glitz only thinly mask the depression, heartbreak and despair. One can’t help wondering how many families’ lives would be enriched if gambling were to disappear.

5. Gambling violates God’s laws against greed and covetousness. To put it pure and simple, gamblers are motivated by greed, here defined as *coveting wealth* and the *desire to acquire something for nothing*. According to the Bible, there are only two legitimate ways to obtain wealth: first, earn it by hard work and wise investments (2 Thessalonians 3:10; Luke 19:1-27); second, by inheritance or gift (2 Corinthians 12:14). Gambling does not fall into any of these categories. Gambling is not work, for the gambler hopes to acquire wealth without working. It certainly cannot be considered an investment in anything, neither can any money won be considered a gift because it was obtained from losers who were hopeful of winning, not given as a gift or inherited.

Numerous scriptures warn of the grave spiritual dangers of covetousness and greed: (cf. Proverbs 15:27; 21:25-26; 23:4; Matthew 6:19-21, 24; 13:22; 16:26; Romans 13:9; Ephesians 5:3; Hebrews 13:5; 1 John 2:15).

The Apostle Paul reminds us that satisfaction in life comes from contentment and complete trust in God:

“But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” (1 Timothy 6:6-10).

Chicago-area pastor Bill Hybels discerningly put it:

“Part of what motivates a gambler is the hope for a windfall without having to submit to the discipline and rigors of working and budgeting and saving... There’s the

draw of easy money associated with gambling, there's the hope for the quick hit, and it might even be more complicated than that.

...At the root of wanting a windfall in the first place, is a deep, gnawing dissatisfaction with your current level of provision that God has made for you in your life. Maybe underneath it all is a monster that lurks in the shadows of almost every person's heart, the monster called "More."⁹

Christians can seek to better themselves and improve their circumstances by rendering honest, ethical labor and trusting God in their situation. We cannot, however, hope to bypass God's plan for success by falling for gambling's lure of easy money.

6. Gambling always produces a deterioration of society. Even legalized gambling on a large scale, such as in Las Vegas, Reno, and Atlantic City, has brought inner city blight, decay, and despair and has been a major contributor to soaring crime rates. In an article by Bob Gill that appeared in the February 1991 issue of the *Business Journal of New Jersey*, Atlantic City is referred to as "being a con man's paradise, the land of broken promise, the monument to greed, and the supreme headquarters of tackiness." He describes how the glitzy casinos stand in broad contrast to the "gray, decaying homes, hotels, and shelters; the stray animals; the poverty." The casinos had promised jobs, improvements, and huge new revenues. Gambling would spell paradise and prosperity for all. It was a great promise. But it never happened. Unless, as Gill asserts, "people have been fooled all along and paradise actually consists of slums, porno parlors, and empty lots filled with weeds and litter." He says the city's residents feel the casinos have betrayed them. In a survey on Atlantic City's quality of life conducted by the South Jersey Center for Public Affairs and completed in May 1987, 69 percent of the respondents felt the casinos have done too little for the people who live in Atlantic City; and 71 percent said only the casinos have benefited from their presence in the city. The promised new housing never developed, either. In fact, the casinos have had an opposite effect. Land prices have gone up while prospective tenants have not emerged. Older housing was bought up and demolished by speculators, all of which has caused apartment shortages and dramatically escalating prices. Leroy Schoolfield, a boardwalk artist, says, "It's hard for a single person to get a place to live. They want \$600 a month for a room and a bathroom. It's hard as hell to live."¹⁰

Community Decline

Furthermore, even small towns that turn to gambling for increased revenues find that all that glitters is not gold. Deadwood, South Dakota, for instance, has seen an increase in crime, traffic, and related noises; a loss of certain community-oriented retail businesses; and a change in the community's social fabric. Locally owned businesses are being squeezed out. The city's three car dealerships and other retail outlets are closed. Families are moving out, resulting in decreasing enrollment in schools, churches, and civic groups.

The Deadwood state prosecutor recently said that the 1989 legalization of poker, blackjack, and slot machines has helped increase the crime rate by nearly 70 percent. Court caseloads rose 71 percent. While bad checks were the major problem, felonies and misdemeanors related to physical assaults also increased. Forgery crimes rose 480 percent, burglaries 300 percent, and grand theft 1000 percent.¹¹

One would be hard pressed to find a minister, social worker, psychiatrist, psychologist, or mental health worker who considered legalized gambling a positive step for any community.

7. Gambling is poor stewardship of God's money. The scriptures teach that all Christians are stewards of God's possessions. All that we have has actually been entrusted to us by God who will one day soon call us to account for our stewardship. This principle is clearly seen in Jesus' words in Luke 16:2: "*give an account of thy stewardship...*"

It is seen further in the parable of the talents (Matthew 25:14-30) where it is clearly demonstrated that future rewards will largely depend on our present faithfulness to exercise wise management of our resources, money, time, and talents. Jesus also declares that those stewards who have squandered what the Lord entrusted to them will be cast into a place of outer darkness *where there will be weeping and gnashing of teeth* (Matthew 25:30).

8. Gambling violates the biblical mandate to love one's neighbor (Matthew 22:37-40). The Christian is to live in a state of brotherly love, always seeking the benefit, blessing, and welfare of others (cf. Mark 12:28-31; Luke 10:25-37; Romans 15:1-2; I Corinthians 10:24; 13:5). The gambler, however, has no "neighbors" in the Christian sense. He seeks only his own benefit, gain, and profit. He knows that in order to win, others must lose. In order for him to increase, others must decrease. This is just the opposite of the biblical concept of Christian life. We are to decrease while Christ in us increases (John 3:30). We are to seek the gain and blessings of others, not our own (1 Corinthians 10:24). Therefore, the command to love our neighbor rules out our gain at his loss even if he or she gambles willingly. The underlying consideration being, not that "they shouldn't gamble if they didn't want to lose," but rather, how can a disciple of Christ accept an unearned, undeserved gain?

Furthermore, gambling places us in the unconscionable position of praying to win, which actually means praying for others to lose so we can win the money they worked for. Is this loving your neighbor? How appropriate are the words of James:

"Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts" (James 4:3).

Gambling and Superstition

Gamblers are a superstitious lot. They cross their fingers, make the sign of the cross, wish for luck or whisper a prayer before they roll the dice or pull the handle on the slot machine. They pray for guidance to pick winning lottery numbers or to win the bingo or raffle. They play bingo with their lucky coin, bean, rabbit's foot, 4-leaf clover, or other good-luck charm nearby. They wear their "lucky" shirt, shoes, or other item of clothing, and grasp for lucky numbers to play. How tragic for Christians to engage in a practice so rife with evils. The Bible declares:

"And have no fellowship with the unfruitful works of darkness, but rather reprove them" (Ephesians 5:11).

9. The problem with state-sponsored gambling:

The idea of legalized gambling helping a state to solve its financial problems is pure delusion and overlooks several vital considerations:

A. It is indecent for a government to finance itself from the moral weaknesses of its citizens. Those who are hurt the most are inevitably those who can least afford it. Gambling, in effect, becomes a “tax” that hits the poor the hardest. They are, after all, more susceptible to slick advertising campaigns that encourage fantasies of winning the big one. Clotfelter and Cook insist that “the relatively poor spend a much larger fraction of their income on lottery tickets than the relatively affluent.”

The two university professors also said that state lottery agencies are “very reluctant” to provide information on who plays the lottery. We know why. The revelation that the state-sponsored lottery exploits its own uneducated citizens and preys especially on the poor would be bad for business.

B. It produces a double standard of morality that causes people to lose respect for the government and all authority. What is a crime for an individual citizen to do is legal for the state. Joe Citizen cannot offer roulette, blackjack, and slot machines in his place of business. It’s a crime for which he would be arrested! But the state can, and not only is it lawful, it is widely promoted and advertised. Such double standards cause a breakdown of respect for government and as much confusion as a parent who smokes or drinks yet insists that their children do not.

C. Legalized gambling has proven to be just as dominated by organized crime as illegal gambling. The Commission on the Review of National Policy towards Gambling stated in its final report that though gambling is practiced by two-thirds of the American people and approved by perhaps 80% of the population, it, “Nevertheless,” the commission noted, “contributes more than any other single enterprise to police corruption in their cities and towns and to the well-being of the nation’s criminals.”¹²

D. Government-sponsored gambling lessens the stigma associated with gambling, leading to increased gambling addiction. Until legalization, gambling was seen as sinful, immoral, and illegal. Now it’s viewed as an act of civic responsibility! If you buy lottery tickets, do charitable gambling, or purchase chances in the local raffle, you are supporting your community, raising money for the homeless, advancing education, and considered a good citizen!

This dramatic change in the way gambling is viewed has also had a powerful impact on American youth. A recent study found that the percentage of southern California high school students who participate in gambling in any form rose by 40 percent after that state’s lottery was introduced in 1985.¹³ As a society, we would do well to heed the advice of Ben Franklin, “Keep flax from fire, youth from gaming.”

E. State-sponsored gambling breaks down the resistance of people who would not gamble otherwise. Now that gambling has “come out of the closet,” multitudes are attracted to it like moths to flame. The result has been predictable. The number of gambling addicts has doubled during the eighties, a decade of dramatic state lottery growth. The nineties are sure to see that number quadruple.

F. Government-sponsored gambling has put states in the ludicrous position of advertising their dubious product. That means placing such misleading ads as “Instant Cash” and “The shortest route to Easy Street,” etc. According to Curt Suplee of the Washington Post, “Statistically you are seven times more likely to be hit by lightning than to become a millionaire in state lotteries.”

Besides painting such a picture of instant prosperity, the ads promote materialism and the fantasy of the life of luxury without labor, an image particularly harmful to the poor.

G. The promised proceeds and revenues of legalized gambling never live up to the expectations. Proponents promise “more money to pay police.” But crime rates soar up to 1000 percent, and so many new police have to be hired that the money for raises disappears.

Another falsehood is “We’ll use the money to finance education. New schools! Needed improvements! Teacher raises! Let’s legalize gambling for the kids’ sake!” The fact is, when gambling is legalized, kids are hurt the most. More families are deprived, more parents become addicts, there is less money for normal family expenditures, and more kids quit school. The idea of spending years in a classroom to further their education pales in comparison to a glitzy casino job making instant money. Then there is the reality of unemployment actually created by legalized gambling and casinos. The new casinos vie with established community small businesses for the already stretched entertainment dollar. Most of the small businesses can’t compete against the glitzy, multimillion dollar, slick-marketed casinos and are soon out of business. It happened in Atlantic City. It happened in Deadwood. Hundreds, perhaps thousands, lost their jobs. Furthermore, when casinos move in, people move out, fleeing the high-traffic and high-crime areas surrounding the casino.

Tainting Your Testimony

Dear Christian, how can you even consider casting such a stumbling block before others? If you gamble, even moderately, what picture does that paint for others around you? Could they not cite you as a justification for engaging in this wicked activity? Perhaps someone will gamble and then their children will suffer because of your example. And what of your own children? When you buy lottery tickets, aren’t you instilling in them the conviction that gambling is a normal Christian practice?

Famed British preacher C. H. Spurgeon said, “The soldiers at the foot of the cross threw dice for my Savior’s garments. And I have never heard the rattling of dice but I have conjured up the dreadful scene of Christ on his cross, and gamblers at the foot of it, with their dice bespattered by his blood. I do not hesitate to say that of all sins, there is none that more surely damns men, and worse than that, makes them the devil’s helpers to damn others, than gambling.”

Gambling, a Bad Bet for Anyone

There is also the danger of shrugging one’s shoulders over issues such as this. Perhaps you are tempted to think that gambling is no big deal and harmless, especially in moderation. Addressing that very argument, Billy Graham said, “The appeal of gambling is somewhat understandable. There is something alluring about getting something for

nothing. I realize that, and that is where the sin lies. Gambling of any kind amounts to theft by permission. The coin is flipped, the dice are rolled, or the horses run, and somebody rakes in that which belongs to another. The Bible says, *'In the sweat of thy face shalt thou eat bread.'* (Genesis 3:19) It doesn't say, 'By the flip of a coin shalt thou eat thy lunch.' I realize that in most petty gambling no harm is intended, but the principle is the same as in big gambling. The difference is only the amount of money involved."¹⁴

There is, without question, an almost inexplicable urge within mankind to gamble. It stirs the passions, and entices with visions of riches, excitement, and pleasure. It calls and beckons and makes extravagant promises to those who play. But like the mythological Sirens whose eerie songs lured ancient mariners to their death, gambling delivers only destruction. It is a mirage, a false hope, a wisp, a dream that quickly transforms into a nightmare of pain and misery. Like the devil, it lies. And as we have seen, gambling and the precepts of Scripture are hopelessly irreconcilable. Simply stated, gambling is sin. It is sin whether one gambles with little or with much, and it is sin whether one gambles in a casino or a church! Satan himself has painted and perfumed gambling to make it seem harmless, but that appearance is a masquerade. Gambling is a spiritual minefield: it appears safe to walk through, but in reality it is pregnant with death at every step.

Friend, by gambling, you link yourself arm in arm to the many who go in at the wide and broad way that leads to destruction. Remember Jesus' admonition:

"Because strait is the gate, and narrow is the way, which leadeth unto life, and few there be that find it" (Matthew 7:14).

Don't Gamble with God

If you have not received Christ as Savior, you are taking the greatest gamble of all, and your own soul is at stake! Repent of your sins and call upon Christ now before it is too late. Don't gamble with eternity in the balance.

What you must do to be saved:

- * Believe that Jesus Christ died on the cross for your sins (1 Corinthians 15:3).
- * Renounce sin and turn away from it (Acts 2:38).
- * Pray, and ask God to forgive you of all your sins (1 John 1:9).
- * Invite Christ to come and live inside of you (Revelation 3:20).
- * Completely surrender your life to Him (Luke 9:23), and He will make you an entirely new person.

"Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new" (2 Corinthians 5:17).



1. Richard Behar, Lee Griggs, James Willworth, "Why Pick on Pete?" *Time*, July 10, 1989, p20
2. Mitch Finley, It's a sin to buy a lottery ticket, *U.S. Catholic*, Sept. 1990, p17
3. Games People Shouldn't Play. Peter Luke, *The Washington Monthly*, Feb. 1990, p50

4. Charles T. Clotfelter and Phillip J. Cook, *Selling Hope: State Lotteries in America*, Harvard University Press
5. Luke, *Games*, p49
6. *Don't Bet On It: The Chicago Casino Proposal Evaluated in Light of the Christian Faith*. Ray Pritchard, May 28, 1991, p8
7. Ibid.
8. David Neff and Thomas Guiles, Feeding the Monster Called "More" *Christianity Today*, November 25, 1991
9. Ibid.
10. David Gill, The Other Side of Paradise. *The Business Journal of New Jersey*, Feb.1991
11. Dr. Russell Stubbles, A Question of Gambling. *Parks and Recreation*, April 1992
12. *Gambling in America*, Final Report of the Commission on the Review of National Policy Toward Gambling (Washington, D.C., 1976)
13. Ibid. (as quoted in Pritchard), *Don't Bet On It*, p2
14. *The Billy Graham Counselor's Manual*, Billy Graham, p10

About the Author

Russell K. Tardo, Th.B., M.Min., D.Min., has been the pastor of Faithful Word Assembly in Chalmette, LA. since 1981. Besides being pastor and conference speaker, he teaches in a local Bible College and has written numerous articles, books and tracts. Married for over 20 years, he and his wife, Diane, have four daughters, Rebecca, Jennifer, Elisabeth and Sarah.