

Gambling -- Win or Lose, YOU LOSE

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It has been variously described as the devil's tool, a form of harmless recreation, and a "volunteer tax." Different religious leaders have condemned it, tolerated it, or even promoted it for their church's enrichment. People travel long distances to indulge in it, yet it can also be found as close as the nearest gas station or convenience store. It is nearly as old as mankind, yet it is making its fastest inroads into the future through the Internet. It is gambling, and its tremendous growth in recent years should move us to take another look at its impact on the world, and on Christians in particular. Consider the following facts:¹

The Explosive Growth of Legalized Gambling:

- * Legalized gambling increased 3,200 percent between 1974 and 1995, from \$17 billion to \$550 billion in revenues.
- * In 1995, more money was spent on casino gambling than was spent on movie tickets, theater, opera and concerts combined.
- * 23 states allow casino gambling, either by native American tribes or commercial interests.
- * 37 states and the District of Columbia have a lottery.
- * Every state except two (Hawaii and Utah) allows some form of legal gambling.

What is it, exactly?

Since the word "gamble" has been used in a variety of ways, it would be good to establish a working definition for it. People may use the word "gamble" for any kind of risk that is taken, such as the start of a small business or the purchase of stocks. However, the kind of "gambling" that will be discussed in this paper has these characteristics in common: (1) The betting of money or anything of value, (2) The conscious element of risk (uncertain outcome), (3) The hope of gain at the expense of others, (4) An outcome that is determined by chance or accident, and (5) A prize of some value.² The most common forms of this kind of gambling in our society are casinos and state-run lotteries. Business and investment risks are not "gambling" by this definition, first of all because the money that is put at risk actually purchases something of value. In addition, it is not necessary for other people to lose their money for such a venture to be successful, and the outcome is not determined by mere chance. Likewise, promotional sweepstakes do not fall into this category, since they do not involve the betting of any money. One could argue at great length about whether one or another activity can be classified as "gambling." For the sake of simplicity, let us concentrate on the two most common forms of gambling

today -- casino gaming and state-sponsored lotteries. These forms of gambling certainly do fit under the definition given. They have also become so common that even Christian people are becoming desensitized to their effects on the general public, as well as on our own hearts. So what's wrong with casinos and lotteries? Consider the following five points:

1. The motive to gain from the loss of others involves the sin of coveting.

Gambling, by definition, involves the desire to gain from your neighbor's loss. This also happens to be a good definition for coveting. Many may quickly object, saying "Of course I would like to win, but that doesn't mean that I want anyone else to lose." Such a person should realize that if he ever does win, it will only happen because other people get nothing for their money. The fact that other people willingly give up their hard-earned money for nothing does not make it right to benefit from their losses. Both casino gaming and lotteries entice people to play by offering winnings that come directly from the losses of others, and that is what invariably links these activities to coveting. It's true that a statement such as "Thou shalt not gamble," or "gambling is sin" is not found in the Bible. Yet, the Bible does address the subject when it addresses the sin of coveting. Consider the following:

- * Coveting is plainly forbidden by God's Word.
- * The desire to gain what others (not you) have worked for is nothing else than coveting.
- * Gambling (as defined above) always involves this enticement to gain from the losses of others. If it did not, no one would play.
- * Therefore, gambling (as defined above) always involves the sinful desire called "coveting," whether the participant's conscience tells him so or not.

A person who claims, "I don't care at all whether I win," is only indulging in self-delusion for the sake of excusing his behavior. The motive to win is always involved. Here we encounter the argument of the "recreational gambler." This is a person who sets a certain limit which he will wager at the casino or the lottery ticket counter. It is money that he feels he can afford to lose, and he considers it to be part of his entertainment budget, spent much the same as for dining out or for movie tickets. Is there a difference between this kind of "recreational" gambling, in comparison with those who gamble strictly for the money? The answer is yes -- but the difference is only one of degree. The man who is addicted to gambling, who throws away his family's means of support and then commits crimes in order to support his habit, certainly does sin in ways that the casual purchaser of an occasional lottery ticket does not. Both, however, have this in common: they act on an inner motive to gain what others must first lose. Therefore, one covets "only a little bit," while the other is consumed by covetousness. "A little bit" of coveting may seem to be a minor matter, but it is still wrong, in the same sense that "a little bit of lust" is wrong. That's why the Scriptures urge us to do away with coveting completely:

(Colossians 3:5) "Therefore put to death your members which are on

the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry."

2. The aim to gain at the loss of others is the opposite of the Lord's command to "love your neighbor as yourself."

In summarizing the two tables of the Law, our Lord gave us the command to seek the highest good for our neighbor, that is, our fellow man: (Matthew 22:37-39) Jesus said to him, " 'You shall love the LORD your God with all your heart, with all your soul, and with all your mind.' This is the first and great commandment. And the second is like it: 'You shall love your neighbor as yourself.'"

This standard is, of course, out of reach for us. Since we still have a sinful flesh, there will always be a part of us which is completely self-centered, as long as this life continues. The fact remains, however, that anything less than this perfect standard must be regarded as sin. St. Paul put the command this way:

(1 Corinthians 10:24) "Let no one seek his own, but each one the other's well-being."

If we truly "loved our neighbor as ourselves" we would want our neighbor to keep what he has and prosper even more. In other words, we would always want him to win, rather than desire to come out ahead as a result of his loss. If we would happen to come by something he had lost, we would not gleefully say "I'm a winner!" No, we would do our level best to return it to him. This, of course, is contrary to the whole purpose of pulling the slot machine handle or scratching the lottery ticket. Whenever I do those things, I am demonstrating a sinful love for myself, which wants to be enriched at the expense of others. When a person gambles, he is not seeking his neighbor's benefit at all. On the contrary, he is trying to take advantage of his neighbor's misfortune. This attitude and action is completely at odds with Jesus' command to "love your neighbor as yourself."

Besides the fact that gambling winnings come as the result of our neighbors' loss, there are also many social ills that are besieging our country because of legalized gambling. These ill effects include an increase in bankruptcies, increased crime to support gambling habits, and the siphoning off of resources from low-income families for the necessities of life:

"Gambling victimizes the poor. The poorest citizens spend the largest percentage of their incomes on gambling. Those who can afford it the least gamble the most; both public and private gambling businesses target advertising directly at the weakest individuals in society because they are gambling's best customers."³

Love for our neighbor -- and our country as a whole -- should move us to oppose legalized gambling, not participate in it! It is an activity that simply cannot fit in with the Lord's will that we love our neighbor as ourselves. The fact that we are incapable of practicing that kind of love perfectly is no excuse to do the opposite on purpose.

3. Seeking "easy money" undermines the Biblical work ethic.

One of the great strengths of a moral people is the reputation for honest, hard work. For Christians, this does not come by accident, for the Christian is directed by God's Word to seek the blessings of God's daily bread by genuine effort:

(Proverbs 28:19-22) "He who tills his land will have plenty of bread, But he who follows frivolity will have poverty enough! A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished. . . A man with an evil eye hastens after riches, And does not consider that poverty will come upon him."

The enticement of gambling, by contrast, depends on "Lady Luck" to bring unearned dollars into the coffers of the winners. The Scriptures warn us that this is a demoralizing influence and a trap:

(1 Timothy 6:9-10) "Those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows."

Instead, the Lord's will is for us to look solely to Him for our welfare, and to be satisfied with the blessings that He gives us through honorable means, such as gifts or inheritance, but especially diligent work:

(1 Thessalonians 4:10-12) "We urge you, brethren, that you increase more and more; that you also aspire to lead a quiet life, to mind your own business, and to work with your own hands, as we commanded you, that you may walk properly toward those who are outside, and that you may lack nothing."

The desires of our hearts are not to be placed on luck or blind chance, which might bring us thousands or millions of dollars which others have lost. Instead, the Bible tells us:

(Hebrews 13:5) "Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, 'I will never leave you nor forsake you.'"

As a matter of common sense, even apart from the Lord's specific instruction, it is easy to see that a pervasive culture of wagering has a corrupting influence on ourselves and our children:

"Gambling presents a bad example to our children. Gambling promotes the idea that luck, not education and hard work, is the key to success. Gambling produces no wealth for society, and suggests that productivity is not important. Gambling sets up artificial risks and glorifies individuals who take the biggest, most foolish risks."⁴

4. Gambling is poor stewardship of God's blessings.

A "steward" is one who manages the goods of another. The Christian recognizes that none of this world's goods truly belong to him, because the Lord is the creator and rightful owner of all things. The steward is simply put in charge of the Lord's goods for a time. He is expected to make good use of God's things while he lives in this world, until the Lord comes and asks for an accounting (See the Parable of the Talents, Matt. 25). The Bible gives us a clear idea of what constitutes a God-pleasing use of these gifts:

- A. To provide for one's own needs and for the needs of the family (1 Tim. 5:8). "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. "
- B. To support the work of the gospel (2 Cor. 9:6-7). "But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver."
- C. To help others in need (Heb. 13:16). "But do not forget to do good and to share, for with such sacrifices God is well pleased."
- D. To pay taxes (Rom. 13:6-7). "For because of this you also pay taxes, for they are God's ministers attending continually to this very thing. Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor."

People have attempted to classify their gambling "budget" as a God-pleasing expenditure under each one of these categories, without success. As mentioned before, many consider their gambling money as part of their family's needs, in the category of "recreation and entertainment." However, since the "entertainment value" is always linked with the desire to benefit from my neighbor's misfortune, this is better described as coveting, not as a personal or family need. Sadly, many church organizations have tried to promote bingo and raffles as a means of supporting the church. But the support for the gospel is supposed to come from hearts that are overflowing with thankfulness for God's love in Christ, not from hearts that eagerly desire the next jackpot or door prize. Gambling does not fit under the category of "taxation" for Christians either, since it is not something that the government requires anyone to participate in. As for charitable efforts toward our neighbor, gambling undermines this as well. It is often promoted as a great boon to society, because some of the profits fund educational or charitable causes. However, the opportunity to do a true good work by supporting such things is ruined by the self-serving motivation. The motive for personal gain kills true charity.

5. Coveting, poor stewardship, and disregard for one's neighbor are not matters of Christian liberty.

The word "adiaphoron" is a technical term for something that is a matter of Christian liberty and good judgment. It is something that is neither commanded nor forbidden by God's Word. That means that there can be circumstances where a certain activity may be wrong, but it is not always so. For instance, the use of alcohol is an adiaphoron. People

are neither commanded nor forbidden to partake of alcoholic beverages in the Bible. There are several places in the Bible that describe a beneficial use of alcoholic wine, for instance (Ps. 104:14-15; Matt. 26:27-28; 1 Tim. 5:23). The Scriptures are clear, however, that drunkenness is a sin (Prov. 23:29-31; Isa. 5:11; Rom. 13:13; etc.). The Lord explains to us through St. Paul how it might be necessary to refrain from certain freedoms that we would otherwise have, so that others will not be led astray (see Rom. 14 and 1 Cor. 8). This would be another good reason to abstain from drinking alcohol. It is clear, though, that the moderate use of alcohol need not be a sinful thing, assuming that it does not lead to drunkenness and does not set a trap for others to fall into. The use of alcohol, therefore, is a good example of an adiaphoron, something we may or may not do in a God-pleasing way, depending on the circumstances.

Many people consider gambling to be an adiaphoron in this same sense. For instance, the Wisconsin Synod, in its monthly magazine, the *Northwestern Lutheran*, has taken this position on the subject. As part of a series of articles published in 1988, Pastor Thomas Franzman wrote:

Some think the Bible does not speak about gambling at all; therefore the church should not attempt to teach right and wrong regarding it. Others think that gambling is almost always a sin against the seventh commandment, a form of stealing; therefore it should be soundly condemned. In between are the majority, we think, who see gambling as an adiaphoron. Therefore the individual Christian may make his or her own decision regarding it, depending upon the circumstances . . . to say "gambling is sinful" is a blanket statement difficult to prove from Scripture in all situations.

Thus, in the *Northwestern Lutheran*, the Wisconsin Synod legitimized lotteries and casino gaming as matters of Christian choice and judgment.⁵ This conclusion is incorrect, and the Wisconsin Synod has done its members a disservice by making allowances for these worldly things. The desire to gain as a result of someone else's loss is always a desire that is born of the flesh, and not of God. As such, it is not something to ponder and then enjoy in moderation. Rather, it is something to be avoided as much as possible. Our conclusion must be, then, that gambling (at least in the case of casino gaming and lotteries) is not a matter of Christian liberty at all, since it is invariably bound together with coveting, poor stewardship, and disregard for the well-being of one's neighbor.

Conclusion -- Is this our biggest problem?

With all the violence, immorality, and godlessness out there in the world, is it really worthwhile to focus our attention on what many consider to be a harmless activity, or at worst, a minor vice? Isn't all the false doctrine that is being propagated, to the great harm of many souls, of far greater consequence?

It is true that our role in the world as believers is to be witnesses to the truth of the gospel. It would not be right to have, as our main objective, the cleaning up of social ills. Neither would it be right to conclude that someone who has purchased a lottery ticket or visited a casino must therefore be an unbeliever. Our commission is to use the means of

grace, the proclamation of law and gospel, so that sinners can know their lost condition and find in Christ their full salvation. That having been said, it should be a cause for grave concern that our entire society has, in recent years, been given over to the promotion of legalized gambling. It should be a cause for grave concern that, where churches once firmly denounced the ill-gotten gains of gambling for Scriptural reasons, they are now making allowances for it, for earthly reasons. We should not be hesitant or ashamed to speak out against the worldly influences that war against our souls, whether or not most people consider them to be of minor consequence.

Rationalizations for gambling and exceptions to the rule can go on endlessly. "My buddies and I play golf, and we wager a nickel a hole. Is there really any harm in that?" One could well answer: Isn't the scorecard enough? But why waste time discussing every possible example of a "gray area"? Any moral question can be argued to its logical extremes and be made to look ridiculous. That does not take away from the principle of the matter, which is God's command to work with our hands, be content with what we have, and not to yearn after a quick gain from other people's losses.

(Rom. 12:2) "And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God."

When we do refrain from going along with the world's infatuation with "Lady Luck," what should our motivation be? Surely, it should not be legalism, pride in personal holiness, or a feeling of superiority over others. Rather, we should be motivated by the gospel of a crucified Lord, thankfulness for God's many blessings, and an eager desire to do all things for His glory. Then, our life and conduct will be a clear witness that speaks of the Lord's grace shown to us. May the Lord so lead us in His own right way.

NOTES

1 Statistics cited from the National Coalition Against Legalized Gambling (NCALG) Internet Resource Center -- www.ncalg.org

2 From *The New Encyclopedia Britannica*, 5:104, "Micropaedia."

3 From the National Coalition Against Legalized Gambling (NCALG) Internet Resource Center -- www.ncalg.org

4 NCALG.

5 Interestingly, the Evangelical Lutheran Synod (ELS), which is a sister church body to the WELS, disagrees with this conclusion. In the June, 1997 edition of the *Lutheran Sentinel*, Prof. John Molstad writes, "In our ELS Explanation of Dr. Martin Luther's Small Catechism, we find this comment: 'We get our neighbor's money or goods in a dishonest way by such sins as cheating, gambling, bribing, overcharging, giving false measure, and filing false tax returns.' ... This writer continues to stand on the Scriptures and feels that 'recreational gambling' is improper, just as the gambling condemned by the church in ages past."

Abbreviated List of Resources

Grams, Rick -- "Recreational Gambling," presented to the Minnesota Delegate Conference, September 1987.

Libby, Douglas -- "Observations from Scripture Regarding Participation in State-sponsored Lottery," presented to the Minnesota Pastoral Conference, November 1994.

Lutheran Sentinel, (ELS), June, 1997.

The National Coalition Against Legalized Gambling Homepage, www.ncalg.org.

Northwestern Lutheran (WELS), January - April, 1988.

Steadfast -- A publication of the ELCR in Australia, 33:1

Sydow, Michael -- *Martin Luther's Small Catechism*.