

# GAMBLING/LOTTERIES

## SECTION 1

### *State Lotteries: The Popular Tax*

Garland McBride watched as another customer finished browsing through his shop and headed out the door. Merchants learn quickly that not every shopper is a buyer. All businesses have their share of “tire-kickers,” “moochers,” and “dreamers,” as car dealers call them. Unfortunately, this shopper **was** a buyer, and her money was about to be spent at a new “business” down the street.

But the flashy competitor that was stealing McBride’s customer was no local merchant. It was the state of Virginia, and its lottery machine was sucking up dollars vital to McBride’s success.

The Keysville, Virginia merchant says there was a sharp decrease in sales of small, inexpensive items in his shop. To survive, he had to rely on sales of larger, more expensive items. The lottery also affected a Keysville grocery store. According to McBride, the store quit selling lottery tickets when the owner discovered people were buying the tickets instead of food.

The impact of lottery ticket sales on food stores was illustrated on a much larger scale in a survey by the California Grocers Association. Two-thirds of the 1,200 stores contacted in that survey reported a decline in food sales after the California lottery began. Holiday Quality Food Stores of California actually stopped selling lottery tickets because it experienced a 10 percent profit decline.

But unlike these stores, other businesses may not have hard evidence linking lotteries to lost sales. Still, that doesn’t remove the fact that lotteries are bad for business, as even a simple analysis shows.

In 1998, Georgia citizens spent \$1.6 billion on lottery tickets. Instead, they could have spent that money in local businesses, placed it in investment vehicles, or deposited it in savings.

Ironically, much of this \$1.6 billion went to the state. So, aside from the minority of players who won the majority of the prize money, the state was the biggest winner. States usually claim about 35 percent of the money raised by lotteries. Administration and promotion grab another 16 percent. Thus, only about half of the money collected is paid to winners.

For Georgia, the result was an extra \$1.6 billion of revenue without all the bad publicity that a \$1.6 billion tax increase would have created. Furthermore, citizens willingly sacrificed this money in hopes of winning the jackpot.

It’s little wonder then that efforts to establish a state lottery are rarely begun by citizens. The big promoters are the states and the lottery industry. For example, Georgia had no lottery until 1992; but that year a proposed lottery was placed on Georgia’s general election ballot and approved by a narrow margin. The state’s governor at the time, Zell Miller, was instrumental in getting the lottery placed on the ballot. Two years before, the lottery industry helped Miller raise more than \$75,000 for his gubernatorial campaign.

However, Miller's support of the lottery contrasted with a position paper on pari-mutuel betting that he compiled while serving as Georgia's lieutenant governor.

In that document he stated, "I am concerned about those individuals who, if gambling were legalized, would invest their meager resources in games of chance at a time when they can least afford it. These are the persons most likely to be hurt: the citizen who makes \$3 per hour or gets a monthly welfare check or Social Security check and who is lured by the search for the lucky pot at the end of the rainbow."

## **Lotteries' Effect on the Poor**

The poor tend to be greater victims of the lottery simply by virtue of the fact that they have smaller incomes. "For the poor, the lottery is not 'harmless entertainment,'" says Dr. J. Emmett Henderson, head of the Georgia Council on Moral and Civic Concerns. "It is a desperate but vain attempt to survive. But odds of winning are so cruel that lottery turns out to be theft by consent.

"Almost all lottery players lose money. But many lose far more than they can afford. So, not only do they and their families suffer, their creditors do too."

On speaking trips to cities in neighboring Florida, Henderson says he was approached by businesspeople who told stories about repossessing mobile homes and cars and finding large numbers of losing Florida lottery tickets inside.

The last thing these people needed was to play the lottery. But evidence indicates that state lotteries may actually direct a greater portion of their marketing efforts toward the poor. That evidence, documented in a study by Sandeep Mangalmurti and Robert Allan Cooke, PhD, includes differences in the placement of lottery outlet terminals in poor and wealthy neighborhoods. The study titled *State Lotteries: Seducing the Less Fortunate?* was published by the Heartland Institute of Chicago.

One case in which Mangalmurti and Cooke noted uneven placement of lottery outlet terminals involved the state of Maryland. Baltimore, the poorest market in Maryland, was found to have 396 lottery outlet terminals (32 percent of the state's total). Montgomery County, the wealthiest market, had only 101 outlet terminals, or 8 percent of the state's total.

In New Castle County, the largest county in Delaware, a study found that the highest income areas of the county had no lottery machines at all. Upper middle-income areas had only one machine for every 17,774 persons. Working-class neighborhoods had one machine for every 5,032 persons, and the barrio had one machine for every 1,981 persons. (Barrios are communities or neighborhoods in U.S. cities where Spanish is the chief language.)

In addition to placement of lottery machines, Mangalmurti and Cooke say that states use other strategies for targeting the poor.

- ◆ Lottery ads tend to run in ethnic newspapers (not the *Wall Street Journal*).
- ◆ Lotteries are promoted over rhythm and blues stations (not classical stations).
- ◆ In some states, lottery ads are more intense and frequent at the beginning of the month, when Social Security and public assistance checks arrive.

Thus, it's not surprising that people living in the wealthiest neighborhoods in Chicago spent an average of \$76 per year on lottery tickets, and those living in the poorest neighborhoods spent an average of \$221. Mangalmurti and Cooke also note that 49 percent of lottery

players nationwide never finished high school and, in some states, African-Americans and Hispanics are twice as likely as whites to play the lottery.

## **HOW STATE LOTTERIES AFFECT THE POOR**

### ***California***

A survey found that a “disproportionate share of heavy state lottery players are poor, undereducated, and members of minority groups.” Citizens earning about \$15,000 per year spent more on lottery tickets than those earning over \$45,000.

### ***Connecticut***

A study found that the state’s daily numbers game “primarily attracts the poor, the chronically unemployed, and the uneducated.”

### ***Illinois***

Father Thomas O’Gorman, a priest serving a poor congregation on Chicago’s west side, asked his parishoners to save their losing lottery tickets and bring them to services the next week. The following Sunday, O’Gorman collected almost \$5,000 in losing ticket stubs.

### ***Maryland***

A study found that citizens earning less than \$10,000 per year spent the greatest amount on lotteries.

### ***Massachusetts***

Harvard Economist Roger Brinner analyzed the Massachusetts lottery and concluded, “The public has been the big loser, and the poor are paying.”

### ***Michigan***

The *Detroit News* reported that “low income inner-city residents clinging to dreams of jackpots and instant fortunes are among the Michigan State Lottery’s best customers.”

### ***New Jersey***

A New Jersey study found that the average lottery players making less than \$10,000 a year spent 21 percent of their incomes, or about one out of every five dollars, buying the government’s lottery tickets.

## **Astronomical Odds**

Even for people in higher income groups, the lottery is still a rip-off. “The odds of winning are so astronomical that no state can run a successful lottery and tell its people the truth,” Henderson says.

## Odds Chart

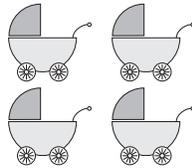
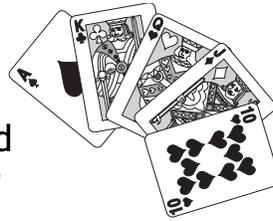
The odds of winning a lotto jackpot are roughly 13 million to one. But as shown below, you're more likely to see a no-hitter, find a pearl in an oyster, or be struck by lightning.

Seeing a  
no-hitter  
*1 in 1,347*



Finding a pearl  
in an oyster  
*1 in 12,000*

Being dealt  
a royal flush  
in 5-card stud  
*1 in 649,739*



Having  
quadruplets  
*1 in 705,000*

Being struck  
by lightning  
*1 in 1,900,000*



Statistics taken from *State Lotteries: Seducing the Less Fortunate?* by Sandeep Mangalmurti and Robert Allen Cooke.

In one California lotto, the odds of winning were one in 23 million. Henderson says the immensity of these odds can be illustrated by a line of dollar bills placed end to end from Georgia all the way to the Golden Gate Bridge in California. Out of all those dollar bills, the winner would have to pick the one with a certain serial number.

Unfortunately, some people believe that, with the help of “magic” or “luck,” they can beat these astronomical odds.

“I visited New Hampshire, the first lottery state in modern times,” says Henderson. “I found that the government-run lottery attracts and stimulates an industry of astrologers, soothsayers, psychics, numerologists, fortune tellers, and seers. All these pseudo-religious

charlatans ride piggyback on government lottery. For a price they claim they can make you rich by helping you divine the winning lottery number.”

In addition, Mangalmurti and Cooke note that lottery officials have not been above manipulating people’s superstition about winning the lottery. “Many states,” they say, “perpetuate the myth of ‘winning methods’ and the contradictory fallacies of numbers being ‘hot’ because they have been picked often or ‘due’ because they have not been picked recently.”

## **Deceptive Ads**

In light of the astronomical odds associated with lotteries, state governments must work hard to sell them. One example is a New York ad that showed a mother teasing her daughter because she was studying to obtain a scholarship. The reason? Mom was playing the lottery and was sure she’d win. Another New York ad stated, “Tonight, someone could win millions of dollars.”

In Illinois, an ad showed a man mocking people who invest their money in stocks and bonds instead of the lottery. And in Ohio an ad went as far as saying, “Millionaires Made Here!”

At the same time, only 20 percent of lottery ads list the odds of winning, according to one study. The truth is that if some businesses promoted their products in the same way that states promote lotteries, those businesses likely would be charged with false advertising.

Mangalmurti and Cooke say many lottery advertisements also are misleading as to what a player actually wins. “Many advertisements for lotto,” they explain, “claim to make you ‘a millionaire overnight,’ or promise you ‘instant riches.’ ”

But million dollar winners almost certainly won’t receive their prize all at once. They’re more likely to receive annual installments, which may be paid over a period of 20 years. And the payment they receive 20 years from now won’t be worth as much as it is today.

“By spreading out payments over 20 years, the state is able to purchase an annuity to cover the expected payout; the annuity costs the state about half of the promised prize amount,” Mangalmurti and Cooke say. “The real winner, then, is government.”

## **State Lotteries and Illegal Gambling**

One hypocritical aspect of state-run lotteries is that they’re legal but that privately run lotteries are not. Regardless, illegal gambling is still likely to increase in a state that introduces a lottery, according to the Commission on the Review of the National Policy Toward Gambling.

“The lottery introduces beginners to gambling; illegal gambling then lures these new players into its games,” say Mangalmurti and Cooke. “Illegal gambling lures players away from state lotteries by offering better odds, better service, and ‘perks’ the lotteries lack.”

In at least one state, there were reports of state lottery agents distributing tickets for illegal, private lotteries, along with state lottery tickets.

And according to the Center for Tax Policy Studies at Purdue University, a legal lottery in a particular state may make it easier for illegal gamblers in that state to operate. The reason is that *illegal* gambling operations may take bets on the daily numbers of a state’s *legal* gam-

bling operations. As a result, advertisements for legal gambling also serve as advertisements for illegal gambling.

## **Breeding New Gamblers**

The most devastating effect of lotteries is that they make it easier for non-gamblers to start gambling. One out of 10 adults who gamble will become addicted.

“A lottery is to gambling addiction what marijuana is to drug addiction,” Henderson says. “The lottery is the gateway. Research across the country shows that the number of compulsive gamblers addicted to lotteries significantly escalates once a lottery is in operation.”

The fact that a state puts its “okay” on the lottery helps people lay aside their reservations about playing. And if someone wants to spend money on a lottery ticket, chances are he or she won’t have to drive far to buy one.

“If lottery tickets are anything, they are widely available,” say Mangalmurti and Cooke. “They can be purchased at virtually any convenience store, through the mail, and over the phone.”

Not surprisingly, the availability of lotteries is often accompanied by a higher level of juvenile problems, according to the National Council on Compulsive Gambling in New York. And more teenagers are likely to gamble in states where a lottery is available.

For example, after a lottery was introduced in California, the percentage of students who were gambling rose from 22 percent to 40 percent. In Virginia, it rose from 26 percent to 58 percent.

Gambling addiction can be a terrible experience for teenagers and for their parents. “Any parent who thinks gambling isn’t as bad as drinking or drugs is dreaming,” says the father of a teenage addicted gambler. “As a parent, I can tell you it’s a real nightmare.”

Teens addicted to gambling are future employees. And along with adult compulsive gamblers, they are bad news for businesses.

“Like alcoholism and drug addiction, compulsive gambling is costly to the economy,” Henderson says. “In fact, most of the dysfunctional consequences of gambling addiction are job related. These include lowered productivity, use of work time to gamble, absenteeism, high rates of business failure, and repeated nonpayment of loans, mortgages, and other financial obligations.”

The American Insurance Institute estimates that as much as 40 percent of America’s white collar crime is committed by compulsive gamblers.

This problem can be expected to grow, considering the rampant growth of gambling.

For example, in 1994 gamblers wagered more than \$475 billion. That same year, people made more trips to casinos than they made to major league baseball games the year before.

## **Conclusion**

Obviously, lotteries are not the cure-all they’re often promoted to be.

Mangalmurti and Cooke also note that lotteries are inefficient, compared to usual methods of raising state revenue.

Most state taxes, they say, can be collected at a cost no greater than 2 percent or 3 percent of collections. Lottery collection costs are seven times higher.

In addition, lotteries also have failed as an “alternative” to taxes, since many states with lotteries have raised taxes. But, as mentioned earlier, the lottery itself is a tax. It’s just more popular than other forms of taxation.

Furthermore, it puts government in the business of promoting a game in which almost everyone loses and, so far, governments have done a good job of convincing their citizens that lotteries are a good deal.

“Lotteries express the age-old fantasy of acquiring wealth painlessly, without effort or labor,” Henderson says. “Common sense tells us life does not function that way. No state can turn its back on initiative and hard work and expect its economy to prosper. Wage earners cannot buy lottery tickets and, at the same time, maintain the same level of purchasing food, clothing, and other marketplace commodities.

“A wholesome and prosperous society is one that is built on hard work, creativity, thrift, and government integrity. State lottery undermines the work ethic, hurts the economy, and adds to the unemployment statistics and welfare rolls. Its promotion by government is nothing but another siren song luring the nation toward the rocks of economic ruin.”

## SECTION 2

### *Gambling from a Biblical Perspective*

With all the hype about legalized gambling, voters in more and more states are getting in on the act. In the 48 contiguous states, the number of lotteries rose from 15 in 1982 to 36 in 1994.

Riverboat gambling on the Mississippi has made a comeback, and casinos have been opened in old mining towns, on Indian reservations, and in other places outside the traditional gambling centers of Las Vegas, Reno, and Atlantic City.

In 1994, the total amount wagered in casinos topped \$360 billion.

To make matters worse, “video” betting machines provide gambling opportunities in such places as laundromats. Casinos are reaping big profits from these machines, and lotteries in some states are using them. But the addictive power of these machines appears even worse than other forms of gambling. For one thing, the machines offer immediate feedback. So, on a video poker game a fast player may be able to play more than 10 hands a minute.

But regardless of what package it comes in or the noble causes its proceeds may support, gambling is perhaps the ultimate get-rich-quick scheme. As gambling spreads to more and more states, Christians must be more decided than ever about where they stand on this issue. Is it really wrong to bet money on the possibility of becoming instantly rich? Before answering that question, let’s take a look at why most people gamble.

### **Why Gamble?**

Many people gamble because they have needs that cannot be met through earned income. They barely make ends meet, and gambling is their “opportunity” to acquire material comforts.

In the past, these were the people who played the \$2 window at the race track. Today, they play the lotteries that many states offer to attract more funds for the public coffers.

Another group gambles just for the fun of it. They say it doesn't matter if they win or lose. But let them start winning and you'll find out that's not so.

This group is called the "social" gamblers. They go on vacation with a set amount of money. Once it's gone, they pack up and go home, often living conservative lives that require disciplined budgeting.

The last group gambles compulsively. To them, gambling is a disease that wrecks their finances, families, and careers. The compulsive gamblers will lie, steal, cheat, and use virtually everyone around them.

A game of chance is to them what alcohol is to the alcoholic. Often, they are successful professionals with promising careers. For example, one compulsive gambler maintained a successful career for several years while flying to Las Vegas twice a month without his wife even knowing about it. His dual life ended with his owing over \$200,000 in gambling debts to underworld leaders.

At first glance, each of these types of gamblers would appear to have different motives for gambling but, in reality, they all suffer from the same basic problem: materialism. The one who gambles when in need is looking for the "big hit" just like the social gambler or the compulsive gambler.

## **What Is Gambling?**

In order to evaluate gambling scripturally, we must first determine what it is. If it's labor, then it has scriptural value.

*"In all labor there is profit, but mere talk leads only to poverty"* (Proverbs 14:23).

Well, gambling may be labor for a pit boss in Vegas, but for gamblers themselves it's a scheme to escape labor—at least in most cases. As noted at the beginning of this section, gambling is perhaps the ultimate in get-rich-quick schemes. It satisfies every element of the get-rich-quick philosophy.

- ❖ The participants are encouraged to risk money they usually can't afford to lose.
- ❖ They know little or nothing about what they're doing.
- ❖ They're forced to make hasty decisions.
- ❖ The whole idea is to operate on the "greater sucker" theory. In other words, when you dump money into the slot machine, you believe there was a greater sucker who risked his or her money and then quit just before the big jackpot.

Any get-rich-quick scheme is developed to entrap the weak and especially the poor. After all, what does a wealthy person need with a get-rich-quick scheme? Gambling is an almost irresistible enticement to people who desire to meet the wants and needs of their families but find that they cannot. That's why state lotteries have become so popular.

But for the vast majority of people who play these lotteries, there's absolutely no return on their "investment"—except a losing lottery ticket.

We don't have to wonder about the condition of our society when governments resort to enticing their citizens to gamble to raise funds. *"Every good tree bears good fruit, but the bad tree bears bad fruit"* (Matthew 7:17).

## **But Is Gambling a Sin?**

Gambling, in the strictest sense, is as much a sin as having a false weight in your bag. To entice someone to gain money at the certain loss of another violates virtually every principle taught by Christ. It breeds selfishness, greed, and covetousness and in fact promotes them.

*"Many walk, of whom I often told you, and now tell you even weeping, that they are enemies of the cross of Christ, whose end is destruction, whose god is their appetite, and whose glory is in their shame, who set their minds on earthly things"* (Philippians 3:18-19).

Regardless of how socially acceptable the practice of gambling has become, it's still preying upon the weaknesses of others. This runs counter to the Scriptures, which encourage us to help the weak and seek good for all men.

*"We urge you, brethren, admonish the unruly, encourage the fainthearted, help the weak, be patient with everyone. See that no one repays another with evil for evil, but always seek after that which is good for one another and for all people"* (1 Thessalonians 5:14-15).

Let's do a quick survey of the apostle Paul's letters. As believers, we are told to live by a higher standard than that of the world (Romans 12:2). In conjunction with that, we shouldn't do anything that would give cause for offense or that might discredit our witness (2 Corinthians 6:3).

Even if a Christian believes he or she is free to gamble, the truth is it *will* cause others to stumble. We're clearly directed in 1 Corinthians 8:13 to avoid anything that would cause a weaker Christian to stumble.

## **Compulsive Gambling**

Compulsive gamblers are as much addicted to risk taking as a drug addict is to drugs. It stands to reason that the number of compulsive gamblers will grow as gambling becomes more and more accessible to people in every state.

Sometimes, compulsive gamblers are church members who are supported in part through a church benevolence fund. Fund administrators may be unaware that the "needs" of this member are more than food, clothing, and shelter.

Churches can avoid being "taken" if they will require counseling for any benevolence fund recipient. In addition, they must require that both husband and wife attend counseling sessions. Common characteristics for counselors to look for in compulsive gamblers:

1. An unusually high debt load with little or no logical explanation for it;
2. A history of borrowing from virtually every friend and family member; and
3. A vehement denial of anything to do with gambling.

It's at this point, in response to a direct question about gambling, that the spouse usually will reveal the truth. A compulsive gambler may hide it from the outside world but, eventually, his or her spouse will find out.

Gamblers need love and acceptance, but it must be accompanied by accountability. They need to be held accountable to pay their debts, tell the truth, and stay away from all gambling. If God's people don't hold to this same standard, it's rather hard to give good counsel to a compulsive gambler.

## **Satan's Lie**

In our society, sin is being spread under the guise of innocence. In the case of gambling, we are being fed the lie that legalized gambling doesn't promote crime and will lower taxes.

Many Christians buy this lie and support lotteries, bingo, or racing—all under the assumption that gambling doesn't really hurt anyone. That's exactly what Satan wants us to believe.

But according to John Kindt, a professor at the University of Illinois, for every dollar we receive from taxes on gambling, three dollars is needed for such things as increased police protection and treating gambling addicts. That's not surprising, since statistics show a link between gambling and higher crime rates.

Is this the type of environment we want for our children? If not, we must remember that we pass our value system, including our views about gambling, along to those around us: first to our own families, then to our friends and neighbors. If our value system is no better than the value system of the world in which we live, truly we have been conformed to the "image" of this world.

*"Whether, then, you eat or drink or whatever you do, do all to the glory of God. Give no offense either to Jews or to Greeks or to the church of God; just as I also please all men in all things, not seeking my own profit but the profit of the many, so that they may be saved" (1 Corinthians 10:31-33).*

## **SECTION 3**

### *Gambling and Organized Crime*

As already noted in Section 1, illegal gambling is likely to increase in any state that introduces a lottery. An illegal gambling operation may ride piggyback on a state lottery by using the state's winning numbers. Still, the illegal operation remains separate from the legal one.

But evidence shows there are cases in which criminals do not establish a separate gambling operation; instead, they get involved in the legal one. This type of criminal involvement has been very notable in the case of casinos.

The name "casino" stirs up images of spectacular buildings and bright lights in places like Atlantic City, Reno, and Las Vegas. But conditions in a town that legalizes casino gambling may not be so bright. In his book *Don't Bet on It*, the late Tom Watson, Jr. discussed several incidents that pointed to links between legalized casino gambling and organized crime. The discussion in this section is based on information from Watson's book.

After casino gambling was legalized in Atlantic City, the city's police department faced a 2,000 percent increase in demand for its services. Hints of bribery and other corruption regarding the department surfaced frequently.

In addition, state police were reluctant to share with city police sensitive information about gambling and drugs. This was due to what state police termed suspicious relationships between local police officials and Atlantic City numbers rackets kingpins.

Atlantic City also suffered huge property losses due to suspicious fires that ravaged once-proud residential districts. Presumably the now valuable land in these districts was coveted by speculators for casino development.

The fires peaked at nearly 50 alarms each month until most of the choice property was gone. After that, the incidence of arson returned to normal.

But some of the strongest evidence linking casinos to organized crime was found in the Abrams Report of 1981. The report was based on a study of casino gambling in New Jersey by Robert Abrams, attorney general of New York state, which was considering a proposal to legalize casino gambling.

Abrams noted that the experiences of Atlantic City, Reno, and Las Vegas had strongly demonstrated to him “that legalized casino gambling, by its very nature, creates an environment in which crimes of all types will flourish.

“There has existed and continues to exist an incestuous relationship between the casino gambling industry and organized crime,” Abrams said. “It is [a] historic and deep-seated union, nurtured by the vast amounts of money involved in casino gambling and by the extraordinary opportunities which casinos, and the environments in which they flourish, offer for organized groups to engage in a wide range of illegal and lucrative activities.”

On the federal level, the Internal Revenue Service also had something to say about casinos. In a study that focuses on “Casino Unreported Income,” the IRS found five major categories in which suspected skimming of profits takes place:

1. kickbacks to owners
2. fictitious operating expenses actually pocketed by managers or owners
3. fictitious gaming losses similarly misappropriated
4. fictitious cash advances
5. manipulation of accounts receivable.

“False billing, gaming losses, and cash advances have long been used as skimming methods in Nevada casinos,” the IRS report stated.

Further evidence of a link between gambling and organized crime was given in an exclusion list published by the state of New Jersey. The list identified known crime figures and prohibited them from entering casinos. But according to Lt. Col. Justin J. Dintino, the list did not prevent mobsters from showing up regularly on the floors of casinos in Atlantic City and Nevada. Dintino was chairman of the New Jersey committee assigned to seek possible organized crime links through casino credit applications and complimentary services records.

One final example of mob association with casino gambling was the “wiener war” of 1983. The battleground was Atlantic City’s boardwalk, where annual hot dog sales totaled \$6 million.

According to Tom Watson, competing hot dog vendors “bruised heads, bloodied noses, and overturned each others’ carts in violent confrontations at some of the lucrative vending spots in front of the casinos.

“State police undercover agents posed as vendors to investigate. The outcome was the indictment of a dozen men identified with an effort, by an allegedly mob-connected company called Island Vets, to take over Hot Digits Dogs, Inc., one of the few local business ventures still prospering.

“Among those named in the indictment was Edward Casale of Margate, New Jersey, identified by state police as an alleged enforcer for ‘Little Nicky’ Scarfo, reputed boss of the Philadelphia-Atlantic City organized crime family.

“The mobsters had been extorting up to \$5,000 a week from Hot Digits Dogs. When legitimate vendors resisted, they got their heads cracked to remind them who the real bosses were.”

## SECTION 4

### *Gambling in the Church*

Some public officials cite revenue statistics in their efforts to sanction gambling; some Christians actually cite passages from the Bible. Numbers 33:54 is a common example: “*You shall inherit the land by lot according to your families; to the larger you shall give more inheritance, and to the smaller you shall give less inheritance. Wherever the lot falls to anyone, that shall be his. You shall inherit according to the tribes of your fathers.*”

In the verse just quoted, Jewish leaders cast lots to decide which territory each tribe would occupy after the conquest of Canaan.

Some Christians view the casting of lots in the Bible as a determining procedure based on “chance,” just like the lottery drawings of today. Therefore, they reason that gambling is okay. But were the Israelites really counting on chance to make their decisions, or were they seeking the will of God? Consider these other examples of lot casting in the Bible.

*“In the morning then you shall come near by your tribes. And it shall be that the tribe which the Lord takes by lot shall come near by families, and the family which the Lord takes shall come near by households, and the household which the Lord takes shall come near man by man”* (Joshua 7:14).

*“Now these are the territories which the sons of Israel inherited in the land of Canaan, which Eleazar the priest, and Joshua the son of Nun, and the heads of the households of the tribes of the sons of Israel apportioned to them for an inheritance, by the lot of their inheritance, as the Lord commanded through Moses, for the nine tribes and the half-tribe”* (Joshua 14:1-2).

*“Now the lot for the tribe of the sons of Judah according to their families reached the border of Edom, southward to the wilderness of Zin at the extreme south”* (Joshua 15:1).

*“Each man said to his mate, ‘Come, let us cast lots so we may learn on whose account this calamity has struck us.’ So they cast lots and the lot fell on Jonah”* (Jonah 1:7).

*“They drew lots for them, and the lot fell to Matthias; and he was added to the eleven apostles”* (Acts 1:26).

According to Tom Watson, these examples of lot casting are not to be construed as gambling. Casting lots, he says, was a means of seeking God's direction concerning a decision that had to be made. In other words, it was part of a decision making process.

Obviously, activities like raffles and bingo, which are common in many churches, are not an attempt to discern the will of God. Like participants in lotteries, casinos, and horse racing, church game participants buy a "chance" to win a prize. And they are taking a chance with their money the same as any other gambler.

How can churches get away with bingo? In most states, it's legal if operated as a charitable gaming activity. At least part of the money must go to a charitable organization.

The fact that a portion of the funds is going to charity may help some people feel better about playing. "It's for a good cause," they say. But the end doesn't justify the means.

As noted in Section 2, enticing someone to gain money at the certain loss of another violates virtually every principle taught by Christ. It breeds selfishness, greed, and covetousness and, in fact, promotes them.

In addition, churches that allow gambling on their property have a difficult time justifying opposition to state and private gambling operations, which are growing at an alarming rate throughout America.

Watson explained that this dichotomy is confusing. "[The average parishioner] has experienced difficulty in accepting the strange reasoning that makes a church bingo parlor perfectly licit, socially correct, and religiously acceptable while, at the same time, a casino or bolita running is illegal, unethical, or sinful. It is far from clear by what criteria one form of gambling—enjoying the sanctuary of a church—can be declared legal while another—separate from any church building—is a violation of the law."

Another problem with church gambling is that not all the money collected goes to a particular charity. An offering in which 100 percent of the funds went to that charity would be much more effective. For some, this might not be as much fun as a game of bingo, but that point is debatable, since Christ said, "*It is more blessed to give than to receive*" (Acts 20:35).

That was especially true of the Macedonian believers in the New Testament. For them, giving was a privilege they greatly enjoyed. Paul says the Macedonians were pleased to give, and God loves a cheerful giver. They gave of their own accord, not grudgingly or under compulsion. They begged Paul for the opportunity to give; they didn't have to be begged to give. And they entreated Paul for the favor of helping to support the saints.

But what programs can the church offer to fill in those tedious hours once occupied by bingo, especially for senior members?

"Respectfully and in all sincerity, I have some suggestions," said Watson. "They spring from the promise of Romans 8:32: '*He who did not spare his own Son, but delivered Him up for us all, how will He not also with Him freely give us all things?*'"

"'All things' surely includes the ability to program those tedious hours. We can fill them with excitement and challenges unique to those whose lives yield to the claims and depend on the promises of Jesus Christ.

“We can . . .

- ❖ Increase biblical literacy
- ❖ Broaden our knowledge of God and the needs of His world
- ❖ Resolve our debilitating problems of human relationships
- ❖ Encourage individual steps of faith
- ❖ Nurture personal spiritual growth
- ❖ Involve believers in evangelism, missions, and the building of the kingdom of God.

“If those suggestions seem invalid to some bingo devotees, then perhaps they would find themselves lonely and bored in heaven itself, should they arrive there one day.”

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