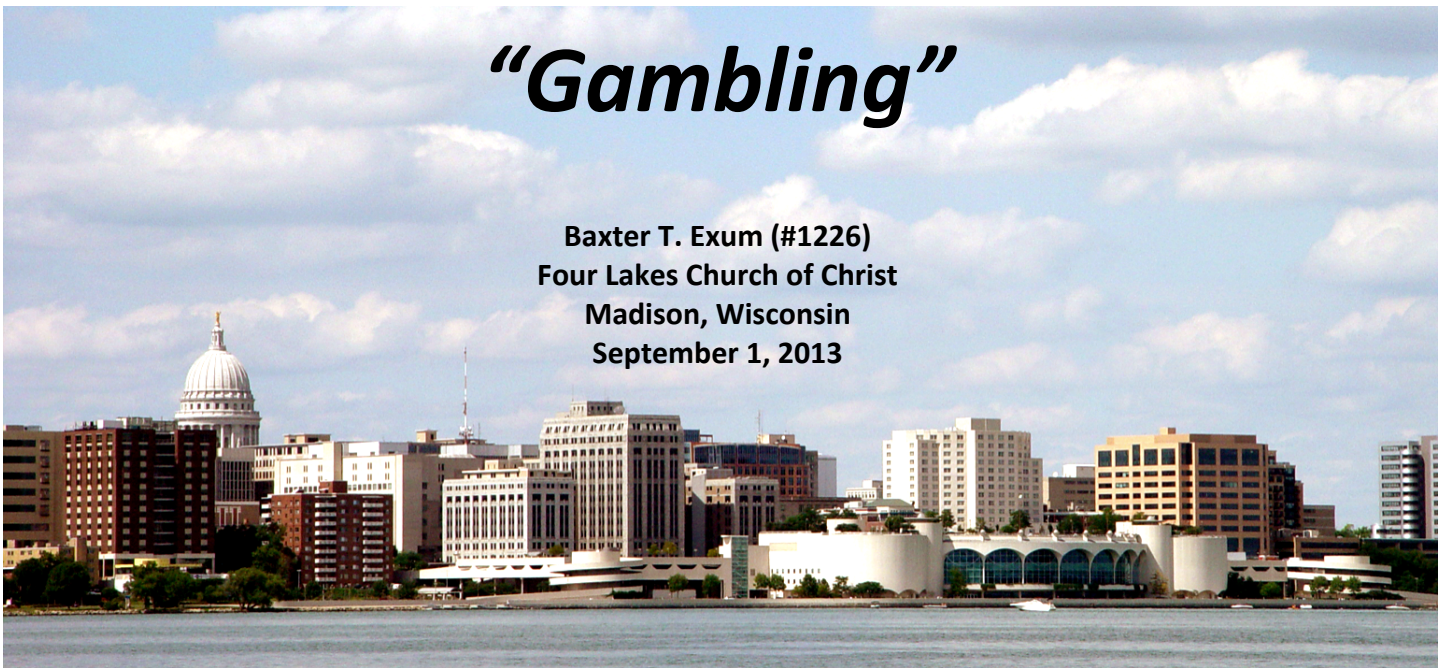


“Gambling”

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This morning, I would like for us to study a topic that we have not looked at together as a congregation for more than ten years. And yet, even though it has been that long, it is something that most of us are probably reminded of at least once every few days, it is something that some of our members probably struggle with on a regular basis, and it is something that several of you have asked about over the past several months. I am referring to the subject of GAMBLING.

As I started to go back to do the research again, the “So what?” question kept coming to mind. In other words, what would a lesson on gambling really mean to those of us as members of the Four Lakes congregation? And with that in mind, would it really be “worth it” to spend one out of our 52 Sundays this year on this subject? As far as I know, we do not have too many people here who are hard-core gamblers, and yet when we look at the statistics, the numbers are indeed sobering. I don’t know if you saw this, but when I was in Tennessee this past week, even after I had done most of the research for this morning’s lesson, Channel 3 had a story on their website with the breaking news that the Wisconsin Lottery has now set a new all-time sales record for the second year in a row. For the fiscal year that ended June 30, the lottery reported \$565.6 million in sales. Again, this is the second year in a row to break an all-time record, and they indicated that sales this year were \$18 million more than the sales from last year. On top of the lottery, we also have a number of Indian casinos here in our state. Those casinos bring in more than \$600 million every year. On a nationwide scale, the latest numbers I have are from 2009, and the numbers show that commercial and Indian casinos combined brought in a total of \$57 billion. Well, that’s a huge figure, so to put it in perspective, I should point out that when you combine all of the movies from 2009, all of the ticket sales together add up to just under \$11 billion. So, we have \$57 billion spent on gambling and only \$11 billion spent on movies. We will get to some more numbers in just a little bit, but my conclusion was that this is, in fact, a subject that we need to consider. We are talking about a lot of money. Here we are with this horrible economy. Nationwide, unemployment continues at devastating levels, and yet somehow, people are finding billions upon billions of dollars to spend on casinos and lottery tickets, not to mention the increasing popularity of online gaming. I understand, then, why our members are looking for some guidance concerning the question of what God’s word has to say on this subject.

As we study this issue, our definition of gambling is going to be extremely important, because gambling (as we know it) is not directly addressed in the Scriptures. As far as I know, Jesus was never faced with the temptation

of spending his paycheck on a Powerball Jackpot. As far as I know, the Lord never lived down the road from anything like Ho-Chunk or DeJope. However, there are still some principles from the Scriptures that we do need to consider. We need to define, then, exactly what we mean by the term “gambling.” If we were to look up the word “gamble” in the dictionary, we would probably find references to “taking a risk with the hope of gaining a benefit.” That, however, is not what we are talking about this morning; instead, we are talking about putting our money in a pool with others, hoping to gain – through an artificial risk – what others have put in, all while hoping not to lose the little that we have put in. Since there is not a verse that comes right out and says, “Thou shalt not gamble,” I want us to back up just a little bit and consider a number of principles from the Bible that will hopefully affect any decisions we might make on this subject. And then, as we close, I would like for us to consider several objections to what I have said.

I. First of all, though, let us begin with just a brief review concerning what the Bible says about the LOVE OF MONEY.

I would invite you to turn with me to 1 Timothy 6 (p. 1859). Most of us will probably agree that gambling both feeds and feeds off of our appetite for money. It is true that money, in and of itself, is not sinful. It is not a sin to be rich. However, there are many people who love money – that is the sin. Gambling has a way of feeding that desire. Gambling feeds the desire for money and also feeds off of the desire for money – a vicious cycle. With this in mind, let us please look at 1 Timothy 6:7-11, the words of the apostle Paul to the young preacher Timothy,

For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.

We can look back over these verses, and we can ask ourselves: Does gambling encourage us to be content with what we have? The answer can be found in the fact that even most winners are not satisfied with their winnings. Several years ago, the Chicago Tribune ran an article about a homeless man from Seattle who had traveled to Las Vegas and had actually won \$400,000 at a slot machine. The article said that the man very quickly spent \$300,000 of his winnings trying to win another \$400,000. The rest he spent partying, and when it was all over, the casino dropped the man back off at his refrigerator box in a chauffeur-driven car. The article also pointed out that the IRS had not seen their share of the money, so the man was actually in the hole after winning \$400,000. This man is simply a rather dramatic illustration of the motivation that many gamblers have. Paul would say that this man, “***fell into temptation and a snare***” and one of those “***many foolish and harmful desires***” which have the power to “***plunge men into ruin and destruction.***” He had a burning desire to have more, and that desire is what kept him from having anything. The Bible, though, tells us that we are to be content with what we have. First of all, then, as we study the issue of gambling, we need to very carefully consider what the Bible teaches about the love of money, and we need to look very carefully at our motivation and ask ourselves where the temptation to gamble is coming from.

II. Not only should we be aware of the danger of loving money, but we should also consider the STEWARDSHIP FACTOR.

We know from the scriptures that everything we have has merely been loaned to us by God, and we are accountable to God for how we use our resources. This is true not only for us as a congregation, but also for all of us as individuals. Speaking of this being true of our congregation, what do you think God might think if we as a church decided to take the contribution money this morning and “invest” it in lottery tickets? Would that be a good investment? In a similar way, let’s think about the lottery and other forms of gambling just from a stewardship point of view.

We won’t read the passage, but most of us are familiar with the parable Jesus told in Matthew 25 where a master heads out of town for a while and he turns his household treasure over to three servants. These servants were given varying amounts of money and were told to manage the master’s finances until his return. As you might remember, two of the servants doubled their investment, but the third slave was afraid and hid his money in the ground. The first two were praised, but the third slave was punished for doing nothing. In fact, the Lord said that the third man at least should have put that money in the bank so that he could have earned some interest. The main idea in that parable is that we are stewards of God’s blessings.

So, let us look at gambling just from this point of view for just a moment. And to do this, I want to refer back to the article that came out just this past Tuesday. Remember how I said that the Wisconsin Lottery set a new all-time sales record for the fiscal year that ended back on June 30? The article pointed out that the Wisconsin Lottery took in \$565.6 million in sales and paid out a little more than \$329 million in prizes. Let’s let that sink in just a moment: More than \$565 million in ticket sales and \$329 million in prizes. I took out my trusty little calculator and used a formula I learned back when I was in school. If I have calculated this correctly, for every dollar that a person might spend on a lottery ticket, he or she will get back 58 cents. And really, from a statistical point of view, as I understand it, the longer a person plays and the more money a person spends, the closer that person will get to that 58 cents as an average return. Is that a good investment? Is that a good move financially, to give somebody a dollar and get 58 cents in return? In case you think that is a good investment, I brought 58 cents with me this morning (right here in this little bag), and if you would like to give me a dollar after worship this morning, I would be more than happy to give you this 58 cents. In fact, if you are interested, you can meet me at my credit union in the morning, and I would be happy to make this exchange with you for as long as you want to do it! But, from a financial point of view, that is what we are doing if we choose to play the lottery. From what I have read, the situation with the Indian casinos is even worse. Several years ago, at least, the average total wager per visit to one of Wisconsin’s Indian casinos was \$101. Of that \$101, the average loss was \$50. That means that if we were to play at an Indian casino for any length of time, let’s just say 10 years straight, and if we were to bet \$101 every day, we would lose \$50 of that every day. How would God respond if we were to use his money in that way? Remember, we are stewards of God’s money.

Now, I know that it is not a sin to lose money in an investment – sometimes, despite our best efforts, we might lose money from time to time – but this is just one of several factors that we need to consider. A number of years ago, one particular Catholic church on the west side of Chicago wondered what influence the Illinois State Lottery was having on its members. So, they decided that on one Sunday morning, they would tell all of their members to bring their losing lottery tickets and to place those tickets in the offering baskets. To their amazement, they collected more than \$5,000 in losing tickets. By the way, their normal weekly offering usually came out to around \$300. So, you can see the difference in the way they were spending their money.

I would make another note here on the idea of stewardship: Those who lose the most money are those who can afford it the least. In that sense, gambling is a tax on the poorest of the poor, especially with gambling that is organized, sponsored, and promoted by the state. In fact, some have suggested that gambling is a tax on those who are not good with math. An article from several years ago pointed out that the average person betting at one of Wisconsin's Indian casinos had an average household income between \$20,000-30,000 per year. More than 1/5 had incomes below \$20,000, with 10% having household incomes below \$10,000. Only one in eight had household incomes above \$60,000. So again, those who gamble are those who can afford it the least. The statistics tell us that nearly 1 in 5 homeless people admit that gambling contributed to their poverty, and yet 37% said that they continue to gamble. According to information from the US Census Bureau, Americans now gamble more money every year than they spend on groceries – more than \$600 billion every year. Financial stewardship, then, is one of the principles for us to consider. Instead of losing roughly half of every dollar gambled, it would be much wiser to take that money and do something productive with it.

III. The third principle for us to consider would be the DANGER OF ADDICTION.

As I was preparing for this morning's lesson, I stopped by the Gamblers' Anonymous website, and there are currently five meetings scheduled here in the Madison area on a weekly basis – four are at the Wil-Mar Neighborhood Center on Jennifer Street, and one weekly meeting is held at the Fitchburg Serenity Club down near our house on McKee Road, basically across the street from the AMC Theater. If you want the information, I brought it with me this morning, and I would be glad to share it. In fact, one of those meetings starts at 11 o'clock this morning – so there are people in Madison right at this very moment who are struggling with this addiction. It is a complicated and very emotional struggle. As with many addictive behaviors, it is difficult to define, but problem gambling is basically what happens when someone is unable to resist the urge to gamble, especially when that behavior leads to negative consequences.

Some of you might be familiar with the DSM (the Diagnostic and Statistical Manual), it is a huge book published by the American Psychiatric Association. I believe the latest edition, the DSM-5, was just released back in April or May of this year. The DSM is basically a huge book detailing every possible thing that could go wrong up here (in your head). It is a book used by researchers, and therapists, and insurers, and anybody who needs to try to classify any kind of mental disorder. In the old DSM, problem gambling was classified as an "impulse control disorder." In the new DSM released just a few months ago, they now refer to problem gambling as a "Gambling Disorder," and they have moved it into a section on addictions, right along with addictions to various substances, including alcohol and heroin. To me, that is an interesting shift and indicates how powerful gambling as an addiction can be. They list eight criteria and you need to have four out of the following eight in order to be diagnosed with a "Gambling Disorder":

1. Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
2. Is restless or irritable when attempting to cut down or stop gambling.
3. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning next venture, thinking of ways to get money with which to gamble).
4. Often gambles when feeling distress (e.g., helpless, guilty, anxious, depressed).
5. After losing money gambling, often returns another day to get even ("chasing" one's losses).

6. Lies to conceal the extent of involvement with gambling.
7. Has jeopardized or lost a significant relationship, job, or educational career opportunity because of gambling.
8. Relies on others to provide money to relieve desperate financial situations caused by gambling.

So again, you need four out of those eight symptoms to be classified as having a “Gambling Disorder.”

There are thousands of statistics we could consider at this point, but we are here to get God’s input on this issue. I would point out what Paul said in Romans 6:16. In Romans 6:16, Paul gives a warning about anything that causes us to lose control of our own lives. This is what Paul says, **“Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness?”** In other words, anything that takes away our self-control is to be avoided. One translation says, **“You belong to the power which you choose to obey.”** One researcher has said, “Addictions of any kind can become so ingrained that removing them is rather like tearing off a limb.” Does that sound familiar? The Lord himself understood this in Matthew 5:29, that is where Jesus said, **“And if your right eye makes you stumble, tear it out, and throw it from you; for it is better for you that one of the parts of your body perish, than for your whole body to be thrown into hell.”** Certainly, then, we need to be very careful about anything that has the potential to control our lives, and gambling would certainly fall into that category.

IV. There is a fourth (and final) principle for us to consider, and it goes back to what we sometimes describe as the GOLDEN RULE.

Think about this as a description of gambling: Trying to gain pleasure (or money) at the pain (or expense) of someone else. Essentially, that is the definition of gambling. In other words, if I were to play the lottery, deep down inside, if I were honest with myself, I would be hoping (and possibly even praying) that millions of other people would be losers! Think about a record-setting Powerball jackpot, for example – I would be hoping and praying that millions of people would lose their money. And if there is one prayer that God probably does not want to hear, it is this one, “Dear God, please help millions of other people be losers.” And yet that is exactly what we would be hoping in that situation.

Of course, at first, we might say that others are gambling of their own free will and that anybody who plays essentially deserves to lose their money – and yet we need to go back and think about that addiction factor again. There are many people out there who are caught up in it to the point of addiction and they are playing without the self-control that they need to have. Not too long ago, one of our members gave me an article that quoted two researchers at Duke University. In their research on state lotteries, they found that lottery players with incomes below \$10,000 per year spend more on the lottery than any other income group, an estimated \$597 every year. In contrast, players with incomes between \$50,000 and \$100,000 only spend \$225 per year. With these numbers in mind (as I alluded to earlier), some people have actually referred to state lotteries as a “stupid tax” – not a tax that is stupid, but rather, a tax on people who do not really understand math. Those who are most likely to play are those who can least afford it.

Gambling, then, basically involves trying to gain financial pleasure at the painful expense of someone else. What does the Bible say about that? In Romans 13:10, the apostle Paul says, **“Love does no wrong to a**

neighbor.” And then, in Matthew 7:12, the Lord himself said, **“Therefore, however you want people to treat you, so treat them.”** And then, as the Lord went on to say in Matthew 22:39, **“You shall love your neighbor as yourself.”** How can we love our neighbor (especially the poorest among us) all while hoping to take from them that which we have not earned, and that for which we are giving virtually nothing.

The fourth basic principle, then, is that we are not to be hoping for personal pleasure (or profit) at the expense (or pain) of someone else.

OBJECTIONS:

We could go on to talk about what the practice of gambling means for the work ethic. We could continue with dozens of additional statistics. But at this time I would like to just briefly mention three of the most common objections that I have personally heard through the years.

1. **First of all, some of you might be thinking, “But what if the proceeds from the lottery, or the raffle, or whatever it is – what if the proceeds are going for a GOOD CAUSE?”**

Most of us probably even know of denominational churches that have sponsored bingo nights and raffles as fundraisers, as a way to bring in revenue. I grew up near a church that seemed to be doing that all the time. The same church, by the way, even had a beer garden. I remember driving by and seeing the priest out there serving liquor at the bar. In a similar way, I would say that some very good causes have also turned to various forms of gambling. One of the supposed benefits of our state lottery is “more money for education.” How is that working these days? As I said earlier, the Wisconsin Lottery has broken sales records for the past two years now. And because of that, money is just pouring into schools now, right? Isn’t that how that works? In reality, many years ago when the lottery first went through, lawmakers knew that they could silence a good number of critics if they said that a small percentage of the funds were to be set aside for schools, and property tax relief, and so on.

But should these good motives be used to justify gambling? Remember, the scriptures do not directly address the issue, so we get back to the principles involved: Does the fact that some of the proceeds benefit a good cause justify a LOVE OF MONEY? Do good motives overcome the STEWARDSHIP FACTOR (the idea that you are statistically guaranteed to lose most of your money)? Do good motives override the danger of putting ourselves at risk of ADDICTION? Do good motives cancel out HOPING FOR PERSONAL PROFIT AT THE EXPENSE OF OTHERS? In your mind, maybe you can navigate those difficulties, but those are the real issues we are dealing with here. People who raise money for good causes should be encouraged to continue, but we need to remember those four principles we have looked at this morning. Just because something is going for a good cause does not automatically make it right. I can tell you what we have done in our family: If we find a good cause, we will sit down and write out a check to the good cause. We will donate supplies to our local schools (and we have done this extensively in our own family through the years). We will volunteer our time in our local schools (and we have also done this extensively through the years). Over the past few weeks, our ladies’ Bible class has been collecting funds for backpacks to be given to one of our members who teaches at a local school. I would much rather give \$5 toward that than to spend \$5 on lottery tickets, to put myself at risk spiritually, and then to have my money filtered down through state government to where only a small percentage actually makes it into anybody’s classroom. I’m just telling you: That has been what we have done in our family. If we want to support a good cause, we will support a good cause.

2. A second objection that some may have is that ALL OF LIFE IS A GAMBLE, and therefore, merely crossing the street is the same as buying a lottery ticket.

In other words, if we condemn gambling, then we must also condemn getting in a car or using a table saw, because there is risk involved in everything we do. However, this goes back to the misunderstanding that gambling is wrong because it involves taking a risk. Taking a risk is not wrong. What is wrong is: 1.) The love of money, 2.) Practicing poor stewardship, 3.) Turning control of our lives over to an addiction, and 4.) Hoping for personal pleasure at the expense of someone else. The truth is, there are many risks that we need to take in this life. When a farmer plants corn, he is taking a risk, but it is a calculated risk involving a lot of hard work. On the basis of history and experience, he can be fairly sure that there will be sunshine, and rain, and that those seeds will multiply and will allow him not only to pay for the seed, and the equipment, and his time, but also will allow for a profit so that he can put food on the family table.

Here is another example of a calculated risk: Based on extensive research, scientists have determined that the risk of drowning in a bathtub this year are 1 in 685,000. That does not mean, however, that we should avoid taking a bath. Several years ago, *Wisconsin State Journal* reporter George Hesselberg compared the odds of winning the Powerball jackpot to the odds of getting killed while driving to the store to purchase the ticket. He gave all of the numbers, but his conclusion was that you are 2.7 times more likely to get killed in your car on your way to purchase the ticket than you are to win the big prize. So yes, all of life is a risk, but not all risk involves violating those four principles we discussed earlier. There is not necessarily sin involved in taking a bath or crossing the street.

3. A third and very common objection I have heard is that PLAYING THE LOTTERY IS NO DIFFERENT THAN INVESTING IN THE STOCK MARKET.

I would ask: Biblically speaking, what is wrong with the stock market? The stock market and other forms of legitimate investment are simply ways for us to help companies fund themselves, which allows us to take a part in their success. On a simple level, it would be a little bit like a child asking his mom for \$5 to buy Kool-aid, going out and buying supplies, doing the hard work of setting up a Kool-aid stand, selling \$10 worth of Kool-aid, and then returning \$6 to his mom at the end of the day. When it comes to investment, we are playing the role of the mother by either lending money to a business in the form of bonds or by actually purchasing a share of a company through the stock market, and then expecting a profit. We are taking a risk, but the risk is not the problem. We are helping those businesses make money, and in return for taking the risk, we are rewarded as we share in some of the profit. On the other hand, if we are driven by a love of money, or if we fail to research as good stewards, or if we are addicted to the market, or if we invest in evil companies (if we are hoping that other people lose their money so that we can gain), then we might have a problem. But as it is, risk itself is not the problem.

Think back to the parable of the master who gave differing amounts of money to his three servants. The master expected those three men to use those funds to make a profit. Remember: He punished the man who simply buried the money. He punished the man for not taking a risk. I would suggest that if a servant had invested the money and had lost it, he probably would have been better off than the servant who simply buried it. The point is, though: The stock market should not be used to justify spending money on a 1 in 80 million chance of winning a jackpot. These two risks are completely different.

CONCLUSION:

As we close, I would point out that in a congregation of this size, the odds are (if I can say that in this sermon), the odds are that some of you here this morning are perhaps deeply involved in what we are talking about here. I hope that these comments have been helpful and I certainly hope that everything that has been said has been in line with God's word. If there is anything I can do to help personally, I hope you will get in touch. And, as always, I would welcome all of your thoughts and comments on this morning's lesson.

If any of you here this morning have any questions about God's word, I hope you will pull me aside on your way out today – give me a call, send a message – we would love to meet together to study God's plan. The Bible teaches that God sent his only Son as a sacrifice for our sins. Jesus took our place on the cross. In response, we believe what we hear from God's word, we turn from sin, we publicly confess our belief in Jesus as God's son, we then allow ourselves to be immersed in water so that our sins will be forgiven. At that point, the Christian life begins. If you have any questions, let us know. But if you are ready to obey the good news right now, you can let us know as we sing this next song. Let's stand and sing...

To comment on this lesson: fourlakeschurch@gmail.com