

The Challenge and Impact  
of the  
Growing Gambling Culture

by  
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*Presented to*

The Southwestern Conference of the Western Wisconsin District  
St. Paul Lutheran Church – Tomah, Wisconsin  
Tuesday, December 3, 2002

Paper originally presented to the Mississippi River Valley Conference at  
Mt. Calvary Lutheran Church – La Crosse, Wisconsin on Tuesday, January 29, 2002.  
Revised and updated.

*Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."*  
—Hebrews 13:5

## **OUR GROWING GAMBLING CULTURE**

When I entered the ministry nearly twenty years ago, to gamble legally, you had to live in a state with a horse track, dog track, or lottery, and at that time, there were only a few. If a member of my congregation wanted to try his or her luck at blackjack or poker or play the slots, they had to travel to Las Vegas or Atlantic City.<sup>1</sup> Some of them did, but not many. Twenty years ago, the legal options for gambling were limited. Times have changed.

Today, most of our members live within a few hours of a casino, and nearly every state has its own lottery. You can get on the internet and within seconds you can view hundreds of options for "trying your luck."

High schools schedule mock casino nights. Slot machines are available in restaurants. Charities are graduating from bingo to Las Vegas Nights and Millionaire Parties. Grandparents are giving children lottery tickets for birthdays and Christmas. Retail outlets are selling toys that look like slot machines, as well as a variety of payable card games used in gambling houses.<sup>2</sup>

The gambling industry has slowly crept into our daily lives. It was not that long ago that most people considered gambling to be immoral. That is no longer true.

The casino culture that has emerged over the past two decades has dramatically changed the way Americans think and act. We have bought into the idea that gambling is harmless fun. Casinos promote themselves as family vacation destinations by offering low-cost rooms and meals together with a theme park-like atmosphere and free day care. And it works. I cannot give you any statistics as to how many WELS members have visited a casino or played the lottery in the past year, nor can I give you the numbers on how many problem gamblers there are within our fellowship. I have no figures on how many people from our congregations work in a casino. But I do know more than a few WELS Christians who have been influenced—and deeply hurt—by our culture's growing obsession with gambling, and I will venture to say (but not bet) that you know at least a few, too.

Demographically, gambling is no respecter of persons. Thirty years ago, 95 percent of all gamblers were men. Today, most gamblers are women—including moms who put their

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<sup>1</sup> Jantz, Gregory L., *Turning the Tables on Gambling*, Waterbrook Press: Colorado Springs, Colorado, 2001, p. 1. Atlantic City approved gambling in 1976-1977 as a "unique tool of urban development" in an attempt to overcome its reputation as a "slum by the sea," and its first casino began operating two years later. The state of Nevada legalized gambling in 1931 during the Great Depression for similar economic and political reasons.

<sup>2</sup> Rogers, Rex M. *Seducing America: Is Gambling a Good Bet?* Baker Books: Grand Rapids, Michigan, 1997, p. 18.

money at risk while they let video arcade games entertain their children in the casino's day-care center.<sup>3</sup> Golden-agers make up a significant segment of the casino's clientele—many casinos literally bus them in to play. Today's young adults have quickly grown comfortable with the aura and culture of gambling. In 1995 *Sports Illustrated* researched gambling on college campuses and found that "it was nearly impossible to visit a campus in search of organized gambling and not find either (1) sophisticated on- or off-campus bookmaking operations with a large student clientele, or (2) legal casinos within a short distance of the schools, easily accessible to underage students—or both."<sup>4</sup> Most disturbing of all, gambling among teens has quietly grown to near epidemic proportions. For them, gambling has been a culturally approved and state-sponsored activity from the day they were born.

Our culture has grown comfortable with gambling as a form of entertainment and, to some degree, that culture affects us all. A 1996 Report of the Missouri Synod's Commission on Theology and Church Relations (CTCR) notes that "as a matter of public policy, government no longer merely *permits* some forms of gambling; it now actually *promotes* the practice."<sup>5</sup> The study goes on to report,

The legalization of gambling and its promotion by state and local governments has in turn contributed to a major shift in public attitudes. Polls now reveal that for a majority of our citizens the taint of sin formerly attached to gambling has faded—"after all, if the state government urges that a person gamble, how bad can it be?"<sup>6</sup>

We would expect the gambling industry to minimize gambling's dangers, but when the government also helps to promote it, it seems the deck is stacked. Public officials portray gambling as an economic boon because it creates jobs, funds education budgets, and provides property tax relief...and in general, the public accepts that view.

But is it accurate? It is becoming clear that gambling, while creating no new product and doing nothing to strengthen the economy, brings with it a number of hidden costs. The social ills gambling causes end up costing taxpayers in ways the television ads will never show. Problem gambling devastates lives. It ruins finances. It threatens employment. It tears families apart. And it links with other addictive behaviors to compound these problems.

Even when the activity of gambling does not result in "problem gambling," it raises questions that conscientious Christians cannot ignore. How compatible is gambling with God's will for the Christian life? What kind of attitudes toward wealth does it foster? How does it affect a Christian's stewardship, his work ethic, and his relationship with God and neighbor? Can a Christian gamble without sinning? What should a pastor tell his parishioners about gambling? Let's take a closer look.

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<sup>3</sup> *Ibid.*, p. 121.

<sup>4</sup> *Ibid.*, p. 127.

<sup>5</sup> "Gambling, A Report of the Commission on Theology and Church Relations of the Lutheran Church—Missouri Synod," February 1996, p. 4.

<sup>6</sup> *Ibid.*, p. 4.

## **WHAT IS GAMBLING?**

You've probably seen the bumper sticker that reads, "Farming is legalized gambling." You've possibly also heard someone argue, "I gamble every day to make a living, so what's the big deal with going to a casino?" or "Doesn't everyone gamble? Hey, every time you drive your car, you're taking a chance." Nobody would deny that life involves risks. Some of those risks involve our financial resources. But is it accurate to call every activity that involves an element of risk *gambling*?

What is *gambling*? The gambling industry—for obvious reasons—prefers to use the less pejorative term *gaming*. There is an etymological connection; the word *gamble* is derived from the Old English word *gamen* (game). But more is implied by the term *gambling* that just "playing a game." Gambling may be defined as "an activity in which a person subjects something of value—usually money—to a risk involving a large element of chance in the hopes of winning something of greater value, which is usually more money."<sup>7</sup>

To be considered gambling, then, a game must contain three elements:

1. a consideration (a pay-to-play arrangement)
2. a prize (an opportunity to win something of significance)
3. the element of chance (a disposition of results in which knowledge and skill play a limited role)<sup>8</sup>

In other words, for a game to be *gambling*, you have to stand to lose something. You make a wager that could be lost. You risk something that you value in the hope of getting something of greater value.

By definition, then, not every activity that involves *risk* (such as farming or investing in the stock market) is gambling, since a major objective of those who work in those occupations is to eliminate as much as possible the element of risk. Nor is every game or activity that contains an element of *chance* (Monopoly or Sheepshead, for instance) to be considered gambling—unless, of course, some kind of pay-to-play arrangement has been made.

## **THE 20TH CENTURY GAMBLING BOOM**

There is no question that gambling has become a major force in our culture. Powerball results and state lottery ads appear each night on TV. Weekend bus tours head to the casino for an afternoon of fun and games. Couples make gambling destinations the focus of their vacations. High school groups use "casino nights" as a way to raise funds. Churches sponsor their own bingo games. State legislatures rely on income from state-sponsored money games to fund various governmental programs. In fact, according to the LC-MS study, more Americans now go to casinos than to major league ballparks. In the words of the Missouri Synod's CTCR, "Gambling has become America's new national pastime."<sup>9</sup>

This surge in gambling has come about in an astonishingly short period of time. How did we become a nation of gamblers?

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<sup>7</sup> Rogers, *op. cit.*, p. 16.

<sup>8</sup> "Gambling Study," The Division for Church in Society of the Evangelical Lutheran Church in America, on the internet at <http://www.elca.org/dcs/gambling.html>, Session 1, p. 1.

<sup>9</sup> "Gambling" (LC-MS), *op. cit.*, p. 3

### *The First Wave: The Late 18<sup>th</sup> and Early 19<sup>th</sup> Centuries*

The first wave of legalized gambling began in colonial America. Before there was any well-developed banking system in this country, people made use of private lotteries to raise the money to fund public projects: things like roads, bridges, hospitals, and schools. They were so successful that in the early 1800s, lottery management companies were among the largest businesses in America. The churches saw something that seemed to work in the business world, and many decided to adopt its techniques. Some congregations used lotteries to raise money to build churches.<sup>10</sup> By the 1820s, however, two factors—a healthy economy and lottery corruption—contributed to the decline of legal lotteries.<sup>11</sup> By the time of the Civil War, most states had prohibited all lotteries, and the first wave of legalized gambling in America came to an end.

### *The Second Wave: The Late 19<sup>th</sup> Century*

The second wave arrived after the Civil War, when Southern states needed revenue for Reconstruction. For a short time, lotteries experienced a revival in the South and West. Then they quickly died out everywhere —except Louisiana. Without competition from other states, the Louisiana state lottery flourished. Tickets were sold across the nation, and they brought in huge profits for the lottery's private owners. The owners used the funds to finance state projects and to pay off public officials. In 1895 the U.S. Congress intervened by making it illegal to transport lottery materials out of state. The Louisiana lottery lost its nationwide support, and it eventually folded.<sup>12</sup> The Louisiana state lottery scandal turned the public against gambling, and the second wave of legalized gambling faded away.

### *The Third Wave: The Late 20<sup>th</sup> Century*

By 1900, only four states allowed any form of gambling, and there was little expansion until the 1930s, when the Great Depression provided the impetus for a comeback. As a way to provide fiscal relief, the State of Nevada permitted casinos in 1931. In subsequent years, other states allowed betting on horse racing, dog racing, or jai alai. But it was not until the 1970s that the third wave of legalized gambling flooded the nation. The New Hampshire state lottery, which was introduced in 1964, blazed the trail. Other states soon followed.

The states that followed New Hampshire into the lottery business realized that they needed more frequent games (New Hampshire's lottery was originally held only twice a year) and more aggressive advertising. And while many states turned to lotteries to supplement public revenues, New Jersey decided to try gambling as a means for economic development, so in 1977 it joined Nevada by legalizing casinos in Atlantic City.<sup>13</sup>

During the 1980s the gambling boom kicked into high gear. State governments began to see gambling as a way to solve economic problems without raising taxes, and American Indian tribes followed Nevada and New Jersey into the casino business.<sup>14</sup> In 1988

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<sup>10</sup> "Gambling Study" (ELCA), op. cit., Session 1, p. 3.

<sup>11</sup> Rogers, op. cit., p. 40.

<sup>12</sup> "Gambling Study" (ELCA), op. cit., Session 1, p. 3.

<sup>13</sup> Ibid., p. 4.

<sup>14</sup> Ibid., p. 4.

Congress passed the Indian Gaming Regulatory Act, which gave Indian tribes the exclusive right to regulate gaming activity on Indian lands as long as it was not specifically prohibited by state or federal law.<sup>15</sup> Meanwhile, state lotteries popped up all over. Clever marketing helped the lotteries to gradually gain the public's trust. As they grew more popular, the lotteries evolved from every-other-year three-dollar ticket sweepstakes to daily lottos and instant winners.<sup>16</sup> By the end of the 80s, the American people had accepted gambling as a legitimate way for states to create revenue for themselves.

More recently, gambling has expanded in other areas. Technology is revolutionizing the industry. Casinos provide faster games than ever before, and some states offer video lottery terminals (VLTs) and keno (a kind of lottery game which can produce winners every few minutes) so they can keep a hold on their share of the gambling market. Internet gambling provides direct and immediate access to foreign gambling venues. It is quickly addictive, and offers American gamblers a "detour" around domestic prohibitions.

### **GAMBLING'S SOCIAL COSTS**

The public overwhelmingly supports legalized gambling. Since proceeds are designated to benefit admirable causes, you might think that the overall good at least outweighs the bad. But there are hidden costs. Gambling brings with it a number of social problems: financial ruin, emotional distress, divorce, homelessness, unemployment, suicide, and crime.

According to a Focus on the Family Research report on gambling and crime:

- The police department in Black Hawk, Colorado used to receive around 25 calls a year...until the casinos went in. After that, the annual number of calls to the Black Hawk Police Department increased to between 15,000 and 20,000.<sup>17</sup>
- The year after San Jose, California decided to invite a "cardroom" into its community, the police department studied its impact on the surrounding area. Traffic accidents had increased by 55 percent. Auto theft was up 21 percent, and narcotics offenses rose by 200 percent, all in a single year.<sup>18</sup>
- In the mid 90s, Wisconsin Policy Research Institute invited a group of researchers from the University of Nevada at Las Vegas to study the effects of casino gambling on crime. They found that the presence of casinos in the state of Wisconsin brings an average of 5,300 additional major crimes each year, and an additional 17,100 arrests for minor crimes.<sup>19</sup>

These numbers are hard to ignore. Still, many city officials, because they tend to be concerned with economic growth, generally consider having a casino or other gambling venue as a positive for the community. Law enforcement officials, because they are concerned with the safety and protection of the community, tend to see it as a mistake.

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<sup>15</sup> Rogers, op. cit., p. 44.

<sup>16</sup> Ibid., p. 43.

<sup>17</sup> Jantz, op. cit., p. 101

<sup>18</sup> Ibid., p. 101

<sup>19</sup> Ibid., p. 102

## GAMBLING'S ECONOMIC COSTS

Communities that have tried to mitigate some of the additional costs (in police officers, courts, and jails) by placing limits on gambling have found that limits don't work. The ELCA's Division for Church in Society conducted a study on the social impact of legalized gambling. Their report tells the story of Iowa's attempt to minimize the social costs of riverboat gambling by placing restrictions on wagers and losses.

When Iowa introduced riverboat gambling in 1989, gambling was sold as a sidelight to the main tourist attraction of the boats. Losses were capped at \$200 per cruise, and wagers were limited to \$5. Sensing that they were going to lose money to Iowa, the Illinois legislature voted (within a year) to approve riverboat gambling as well—and Illinois upped the ante: it would permit unlimited gambling on its boats. Mississippi legislators agreed to a similar measure the same year. A year after they opened in Iowa, two boats left for more lucrative waters in Mississippi, and other boat owners claimed that Illinois competition would drive them out of business. So the Iowa legislature removed the restrictions. In a competitive gambling market, self-imposed limitations will be difficult to sustain.<sup>20</sup>

So we have a situation in which border states are engaged in a competitive struggle for the money of out-of-state gamblers. It's hard to disagree with James Kennedy's assessment of gambling as "institutionalized covetousness."<sup>21</sup> But there's more to the story...

Iowans were persuaded that gambling would offer cities like Bettendorf and Davenport a chance to develop as tourist attractions. For a few years, things went pretty well. Boats along the Mississippi drew gamblers from Chicago and prospered. But then casinos opened in Illinois, and Chicagoans could (and did) drive the shorter distance to Joliet. Now, the Iowa boats—and nearly all other casinos across the Upper Midwest—draw only a local clientele. The economic difference for Iowa can hardly be overstated. Before, gambling served in large part as an export industry. Outsiders brought income into Iowa localities, and left most of the social costs of gambling (especially those associated with addiction) back home. But with competition from surrounding states (South Dakota, Minnesota, and Illinois), the export industry has greatly diminished. Now, the casinos draw money out of the local economy: money that would otherwise be spent on cars, appliances, and restaurant meals. And by reducing the non-gambling money that people spend, casinos will also reduce employment in the surrounding area. In addition, the social costs of gambling remain in the locality.<sup>22</sup>

Does gambling provide the economic boon many claim? The experience of the State of Iowa says, "No."

This example also helps to explain why once it's in place, gambling is so difficult for politicians to remove. If one state prohibits gambling while nearby states permit it, their citizens will go somewhere else to gamble. They will take their money with them, and

<sup>20</sup> "Gambling Study" (ELCA), op. cit., Session 5, pp. 1-2.

<sup>21</sup> Rogers, op. cit., p. 65.

<sup>22</sup> "Gambling Study" (ELCA), op. cit., Session 5, p. 2.

come back with the social costs of gambling.<sup>23</sup> It is easy for governors and state legislators to tell their constituents that the money they need is going to come from gambling revenue. It is more difficult for them to tell them that they will need to cut programs or raise taxes.

By now, the gambling industry has become institutionalized. Taxes still increase, and state governments still want more. What's worse, the prime beneficiary of state-sponsored gaming is the state—the agency responsible for its regulation. The fox is guarding the hen house.

All of this is not really our main concern with the gambling culture. Our greatest concern is spiritual. And the spiritual issues run more deeply than it may at first appear.

### **A BIBLICAL PERSPECTIVE ON GAMBLING**

It might come as a surprise to some that the Bible does not speak directly to the issue of gambling. There is no commandment that explicitly states, "You shall not gamble," and there is no biblical text that refers specifically to the act of gambling. Still, on the issues that relate to gambling, God's Word is not at all silent. In fact, the Bible has a great deal to say to those who gamble, who contemplate gambling, and who promote gambling. And what God has to say is quite clear.

#### ***The Biblical Practice of Casting Lots***

The practice of casting lots was common in ancient times and it is mentioned in several places in the Scriptures. One of the better known examples is the activity of the soldiers at the foot of Jesus' cross. "Dividing up his clothes, they cast lots to see what each would get" (Mark 15:24). Note that none of the soldiers made a wager. They did not pay to play, so they did not stand to lose anything by casting lots. They were simply trying to determine who got to keep the piece of clothing. While casting lots was a practice that was often associated in the ancient world with gambling, that is not what these soldiers were doing.

Another New Testament example occurs in Acts 1:26. After selecting two qualified candidates to replace Judas, Luke tells us that the congregation in Jerusalem prayed and cast lots to select between the two men. "And the lot fell to Matthias; so he was added to the eleven apostles." This action was carried out in the spirit of Proverbs 16:33, "The lot is cast into the lap, but its every decision is from the Lord." It was an act of faith, expressing trust in the Lord to make the final decision in keeping with his will.

In the Old Testament, a lottery was used to apportion land to each of the twelve tribes, (Numbers 26:55, Joshua 14:2); to choose a king (1 Samuel 10:20,21); to choose the animals to be sacrificed on the Day of Atonement (Leviticus 16:7-10); and to determine the duties priests, singers, and gatekeepers were to perform in the temple (1 Chronicles 24:5; 25:8; 26:13).

It should be clear that the biblical use of the lot by believers was not gambling. No fate, chance, or luck was involved. In each case, casting lots was a way of recognizing that it is

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<sup>23</sup> Ibid., Session 5, p. 2.



the Lord who always makes the final decision. It is also interesting to note that after Pentecost, casting lots was never again used as a means to determine God's will.

### ***"You Shall Not Covet"***

The song on a television ad that was used to pitch our local casino went: "Money gets me pretty things. Shiny cars and diamond rings. I want more money... You can get money." The desire for more money is *sine qua non* of the gambling industry. Take away people's desire for more, and there is no reason for the industry to exist. The Bible might have little to say about the act of gambling *per se*, but it has a great deal to say about covetousness and greed. In fact, the Lord has chosen to give us two commands: "You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor" (Exodus 20:17).

Jesus warned that a concern for the things of this life can crowd faith out of a person's heart. "Watch out!" he said, "Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15). "For from within, out of men's hearts, come evil thoughts...greed...envy...arrogance and folly. All these evils come from inside and make a man 'unclean'" (Mark 7:21-23).

Contentment is a godly virtue, the opposite of covetousness. St. Paul reminded Timothy, "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1 Timothy 6:6-10). It is not *money* that is the "root of all kinds of evil," but *the love of money*. It is not those who *are rich* who "fall into temptation and a trap and into many foolish and harmful desires," but those who *want to get rich*. It is not those who *have money* who "have wandered from the faith and pierced themselves with many griefs," but those who are *eager for money*. Money itself is not an evil, but a creation of God. St. Paul does not demean wealth or condemn the wealthy. But what is sinful, and dangerous for the soul, is *covetousness*.

What brings about contentment in the life of a Christian is an attitude of complete trust in the Lord. "I have learned to be content whatever the circumstances," wrote Paul. "I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want" (Philippians 4:11,12). When we have the confidence to believe that, despite all outward appearances, our God will provide everything we need, we have learned the "secret of being content."

### ***"You Shall Have No Other Gods"***

We are living in a narcissistic culture that wants instant gratification. It wants more, and it wants it now. It is sad to say, but many Christians appear to be just as pleasure-seeking and materialistic as anyone else.

St. Paul was not one to mince words. He called greed idolatry: “Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry” (Colossians 3:5), and in Ephesians 5 he pointed out that the sin of greed merits hell. “No immoral, impure or greedy person—such a man is an idolater—has any inheritance in the kingdom of Christ and of God” (Ephesians 5:5). What Paul wrote agrees perfectly with the teaching of Jesus. “No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Luke 16:13). Greed makes money a god.

Luther recognized the idolatry of greed in his *Large Catechism*. He says,

A god means that from which we are to expect all good and to which we are to take refuge in all distress, so that to have a God is nothing else than to trust and believe Him from the [whole] heart. . . . Many a one thinks that he has God and everything in abundance when he has money and possessions; he trusts in them and boasts of them with such firmness and assurance as to care for no one. Lo, such a man also has a god, Mammon by name, i.e., money and possessions, on which he sets all his heart, and which is also the most common idol on earth.<sup>24</sup>

In an essay entitled “Christian Stewardship Is Taking God at His Word,” Prof. John Jeske expands on the same thought:

Today gods come in many styles, shapes, and colors. Our great King’s rivals may be made of silver or of stone, may be big-screen or fuel-injected or digitally mastered, or just fancy pieces of paper guaranteed by the U.S. government. . . . What does a god demand from his worshipers? Attention, time, money, witness. . . . And what does a god promise its worshipers? Help, satisfaction, fulfillment, a cause.<sup>25</sup>

Trusting in luck and trusting in God are mutually exclusive. Through the prophet Isaiah, the Lord expressed his displeasure with those who put their trust in Fortune, “But as for you who forsake the LORD and forget my holy mountain, who spread a table for Fortune and fill bowls of mixed wine for Destiny, I will destine you for the sword, and you will all bend down for the slaughter; for I called but you did not answer, I spoke but you did not listen. You did evil in my sight and chose what displeases me” (Isaiah 65:11,12). You can’t put your faith in luck and trust in God at the same time.

Whenever we pray, “Give us this day our daily bread,” we are expressing our trust in the Lord to provide our needs for each day. Gambling that is motivated by the desire to “get rich” does not express trust in God’s promises to provide. It seeks security in earthly goods. It expresses something at odds with the confidence St. Paul expressed when he wrote, “And my God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19). He who cares for the sparrows and numbers the very hairs of our heads will never forsake us in our need (Luke 12:6,7).

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<sup>24</sup> *Concordia Triglotta*, Concordia Publishing House: St. Louis, 1921, pp. 581-583.

<sup>25</sup> Jeske, John, “Christian Stewardship Is Taking God at His Word,” *Wisconsin Lutheran Quarterly*, Vol. 92, No. 3 (Summer 1995), p. 201

“Keep your lives free from the love of money and be content with what you have,” the Scriptures say, “because God has said, ‘Never will I leave you; never will I forsake you.’ So we say with confidence, ‘The Lord is my helper; I will not be afraid. What can man do to me?’” (Hebrews 13:5,6).

### ***“The Earth Is the Lord’s and Everything in It”***

When Mark Twain said, “The best throw at dice is to throw them away,” he was not really concerned about *Christian* stewardship. But no Christian can consider gambling without asking the question, “Is this what God wants me to be doing with my wealth?”

The first rule of the gambling industry should be obvious to everyone: *The owners and operators of commercial gambling establishments always get their cut.* They have a guaranteed advantage; they always have the edge. What that means for the gambler is this: *If you continue to gamble over an extended period of time, you will lose.* It’s not a matter of maybe. It’s a matter of when, and of how much. The more you gamble, the more you will lose. And in the end, what you lose may be more than just your money.

The first principle of Christian stewardship is stated in Psalm 24:1, “The earth is the LORD’s, and everything in it, the world, and all who live in it.” What you have is God’s gift to you. What you do with it is your gift to God. That’s Christian stewardship.<sup>26</sup> Jesus told the parable of a man who, going on a journey, “called his servants and entrusted his property to them. . . .” They were expected to use their master’s money wisely (Matthew 25:14ff.). In an article originally printed in the *Wisconsin Lutheran Quarterly*, Prof. David Valleskey makes the comment, “The mark of a careful and faithful manager is that he uses what has been entrusted to him in a way that is consistent with the wishes of the owner.”<sup>27</sup> Our Master expects us to use our money (which is really *his* money) wisely. Is it proper for stewards to be chasing their own dreams with their Master’s wealth? Shouldn’t faithful stewards be investing in the Master’s work? Prof. Jeske articulates the principle in concrete terms:

Do not think about money differently from the way your God thinks about it.  
Do not feel about money differently from the way your God feels about it.  
Do not use money differently from the way your God uses it. . . . Your money was *his* before it was *yours*.<sup>28</sup>

### ***“If a Man Will Not Work...”***

How does gambling affect a Christian’s work ethic? Perhaps we can answer this question best by asking, What is the purpose of work, and what does that mean for the person who wants to “get rich quick”? If the purpose of work is to be productive, to contribute in some way to society for the good of others, then there is no reason for a Christian to try to find a

<sup>26</sup> Wolfgram, Arno, *Stewardship: What I Do with What God Gave Me*, Northwestern Publishing House: Milwaukee, Wisconsin, 2001, p. 7.

<sup>27</sup> Valleskey, David J. “A Christian’s Stewardship of Money—Compelled by the Love of Christ,” the re-writing of an essay originally published in the *Wisconsin Lutheran Quarterly*, Vol. 87, No. 1 (Winter 1990), p. 2.

<sup>28</sup> Jeske, op. cit., p. 208.

way to gain wealth without work. St. Paul chided some of the Thessalonians for neglecting work, “‘If a man will not work, he shall not eat.’ We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat” (2 Thessalonians 3:10-12). *The purpose of work is to benefit others; it was never intended to be a self-centered activity.* A Christian sees needs among his neighbors in society, and he seeks to meet those needs. He serves his neighbor by faithfully laboring in his field of vocation. By returning to society something of value, he “earns the bread he eats.” Furthermore, biblical wisdom indicates that hard work is the key to prosperity, “He who works his land will have abundant food, but he who chases fantasies [as in gambling] lacks judgment” (Proverbs 12:11)?

### ***“Everything Is Permissible for Me”***

When does entertainment cross the line from harmless to sinful? What kind of things must a Christian consider before stepping into a casino?

In many respects, the issue of gambling is an *adiaphoron*—something neither commanded nor forbidden in Scripture. Yet something needs to be said about questions of adiaphora. It seems to be a common feeling that every case that is not determined by direct scriptural application gives a Christian free rein to do whatever he may choose. But that is not always the case. Experienced Christians know that when the Lord confronts us with questions of adiaphora, he is not “letting us off the hook.” He is doing the opposite; he is challenging us to grow. He is forcing us to struggle within ourselves concerning what is the right thing to do. He is leading us to prayerfully weigh our individual Christian liberties against the weaknesses of our own sinful flesh and the responsibilities we have toward others. As we do these things, taking care to be guided by scriptural principles wherever they apply, our faith is being tested in a way that brings about spiritual growth and maturity.

It is a matter of applying Luther’s well-known dictum: “A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.”<sup>29</sup> On the one hand, as Paul acknowledged to the Corinthians, “Everything is permissible for me.” As a Christian I am free. But on the other hand, “Not everything is beneficial” (1 Corinthians 6:12). If I want to know whether gambling is something I can do, I must first of all consider *myself*: weighing whether what is *permissible* for me is also *beneficial* for me, and seriously considering whether it could *master* me. But secondly, and just as importantly, I must also consider *others*: taking care that the exercise of my freedom does not become “a stumbling block to the weak” (1 Corinthians 8:9). If I know that my presence in a casino is going to make it more difficult for someone else to avoid falling into sin, then I will not set foot in the place again, “so that I will not cause him to fall” (1 Corinthians 8:13).

When people tell me that they think they can gamble without sinning, I readily grant them that point. I think that I could to pull the lever on a slot machine three times without sinning. But I don’t think I could do it, say, fifty times without feeling the tentacles of greed slowly wrapping themselves around my heart. When do you know that you have

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<sup>29</sup> Luther, Martin, “The Freedom of a Christian,” *Luther’s Works*, Muhlenberg Press: Philadelphia, 1957, p. 344.

crossed the line from what is okay to what is not? I don't know. But my experience with my own sinful nature tells me that we cross that line much sooner than we often suspect.

So, is gambling "permissible for me"? As long as I am not guilty of the sins of greed or idolatry or superstition or lack of trust in the Lord...and as long as I am not being mastered by what I am doing...and as long as it is beneficial for me...and as long as it is truly good stewardship of my Master's money...and as long as what I do will not become a stumbling block for the weak...it may be fine. But it is difficult for me to imagine the situation in which I could gamble with an entirely clear conscience.

### ***"You Shall Not Steal"***

Sometimes you hear the argument that gambling is stealing, therefore it is always wrong to gamble. I have difficulty with that argument, because I don't accept the basic premise as universally true; it seems to beg the question whether gambling is always stealing. What is perhaps worse, it tends to make Scripture into a "legal textbook" that precludes deeper thinking about the Biblical principles involved.

Having said that, it is still true that winning at gambling always comes at somebody else's expense. Those who lose are often those who are least able to afford it, financially or emotionally. Christ's command to "love your neighbor as yourself" (Matthew 22:39; Mark 12:31) does apply to gambling. If it is true that the winner's gain is always at the expense of somebody else's pain, then the Christian who gambles must also consider in what way he might be contributing to the problems of others. It was in the context of the Seventh Commandment that Luther commented, in his *Large Catechism*,

It is herewith forbidden, in the first place, to do our neighbor any injury or wrong (in whatever manner supposable, by curtailing, forestalling, and withholding his possessions and property), or even to consent or allow such a thing, but to interpose and prevent it. And, on the other hand, it is commanded that we advance and improve his possessions, and in case he suffers want, that we help, communicate, and lend both to friends and foes.<sup>30</sup>

In his discussion of the Ninth and Tenth Commandments, Luther says,

God does not wish that you deprive your neighbor of anything that belongs to him, so that he suffer the loss and you gratify your avarice with it, even if you could keep it honorably before the world; for it is a secret and insidious imposition practiced under the hat, as we say, that it may not be observed. For although you go your way as if you had done no one any wrong, you have nevertheless injured your neighbor; *and if it is not called stealing and cheating*, yet it is called coveting your neighbor's property, that is, aiming at possession of it, enticing it away from him without his will, and being unwilling to see him enjoy what God has granted him. (emphasis added)<sup>31</sup>

Whether we call it stealing or not, a Christian must consider the potential harm his gambling behavior may have on others.

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<sup>30</sup> *Concordia Triglotta*, p. 651.

<sup>31</sup> *Ibid.*, p. 669.

### *Rationalizations*

Some defend their decision to gamble by saying that the money they lose is disposable income, and that it's going toward a good cause anyway. Native Americans, they say, are among the most poverty-stricken minorities in America, and they need the income. Others reason that monies from state lotteries help fund educational programs or are applied to property tax credits, and isn't that a good thing? Some like to argue, "If those who oppose gambling want to be consistent, shouldn't they then refuse to accept gambling tax credits?" And some argue that people can become greedy in any walk of life; you don't have to be involved in gambling to become greedy, so why single out gambling as a problem?

Of course, there is an element of truth in all of these arguments. What they lack is a careful consideration of the larger picture. You'll never see it in the television ads, but legalized gambling has devastated many lives. Furthermore, Native American gaming has encouraged tribal in-fighting, blood-line fraud, organized crime, and a negative work ethic among Native Americans. And good outcomes never justify wrong measures. "You don't have to play to win"—even when it's sung by Ray Charles—is just another way to argue, "The end justifies the means."

When you hear from your parishioners (or from members of your own family) the kind of logical justification for gambling that refuses to see the big picture, it can be a sign of a more serious problem.

### **GETTING HELP**

The Earl of Sandwich was a problem gambler. He didn't want to leave the gaming table long enough to eat his dinner, so his servants had no choice but to develop a meal that the earl could eat while he continued his gambling. They came up with what we now call the *sandwich*.<sup>32</sup> Gambling can take over a person's life. If you think gambling could never change your personality or alter your lifestyle...remember the sandwich.

You probably know someone, perhaps several people, whose lives have been affected by gambling. A young man from a congregation I formerly served accumulated some gambling debt. Through a series of bad choices, his financial difficulties created stress in his marriage. He found a way to finagle a car from his brother. He was jailed for selling marijuana. His wife got fed up, left him, and moved to Virginia with one of his two sons, leaving him to raise his other son alone. His gambling adversely affected not only him, but everyone in his family.

It's not hard to get hooked. Compulsive gamblers can get started on the user-friendly state-sponsored "games." Many compulsive gamblers list simple lottery "pull-tabs" as their game of choice. When the state of Florida began sponsoring a lottery, the number of Gamblers Anonymous chapters more than doubled.<sup>33</sup> Since the gambling industry makes its *big money* on *big gamblers*—not just high rollers but *compulsive* gamblers—motivation for the gambling industry to identify and overcome problem gambling is weak.<sup>34</sup>

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<sup>32</sup> Rogers, op. cit., p. 108.

<sup>33</sup> Ibid., p. 112

<sup>34</sup> Ibid., p. 110.

Compulsive gamblers fall prey to fuzzy reasoning. The “gambler’s fallacy” is the illogical notion that *an event [a loss] is less likely to occur if it just happened*. Compulsive gamblers tend to think, “If I keep on gambling, I’m going to win sooner or later. . . . *Just one more bet.*”<sup>35</sup>

The addicted gambler must never bet again. As with alcohol addiction, the recommended cure is *abstinence*—total, complete, and *permanent*. There is no cure. This “invisible addiction” tears families apart. The gambler does not recognize the pain he/she causes others. It seems incredible, but the suicide rate of spouses of compulsive gamblers is *150 times the national average*.<sup>36</sup>

What can you do if someone you know is hooked on gambling? “Brothers, if someone is caught in a sin, you who are spiritual should restore him gently. But watch yourself, or you also may be tempted. Carry each other’s burdens, and in this way you will fulfill the law of Christ” (Galatians 6:1,2). Enlist the family’s help, and encourage them to approach the gambler firmly, yet lovingly, before deepening debt drives the entire family into financial ruin.

What can a gambler do to overcome his addiction? He must humble himself before God and admit his sin. He must look in faith to Jesus Christ for forgiveness and start fresh. He must find the power to overcome his own sinful flesh outside himself, in Christ alone, counting himself “dead to sin but alive to God in Christ Jesus” (Romans 6:11). He might have to relinquish control of his checkbook and finances to someone else. He might have to undergo “plastic surgery” and destroy his credit cards permanently.

### **CONCLUDING THOUGHTS**

About ten years ago the State of Minnesota sent me my first state-prepared packet of materials on how to help people afflicted with gambling addiction. Included in the packet, for my convenience, was a neat manila folder labeled in bold, black letters: **Gambling Problems**. That troubled me. The State of Minnesota had recently chosen to remove the roadblocks to legalized gambling, and now they were asking clergy and others to deal with the fallout from their politically motivated decisions. I have seen in the families of some of my members the kind of devastation problem gambling can cause. And I have wondered, “What will it take for this ‘institutionalized covetousness’ to come to an end?”

It may be that we have not yet seen the worst. But we do not have to wring our hands in despair. The Lord has put into our hands and hearts the tool to deal with every problem caused by sin. We have his powerful Word. The hammer of God’s Law still has the power to shatter rock-hard hearts, and the gentle whisper of the Gospel still has the power to heal and comfort and restore. The challenge of our growing gambling culture is a big one. But it also presents opportunities. “Preach the Word.”

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<sup>35</sup> Ibid., p. 111

<sup>36</sup> Ibid., p. 111.

**FOR DISCUSSION**

1. Agree/Disagree: Gambling is a sin.
2. Why do you think God never gave a specific command against gambling?
3. A bumper sticker reads, "Farming is legalized gambling." How are the two similar? How are they actually quite different?
4. Some have argued, "If I can afford it, what's wrong with it?" Respond. Cite Biblical principles in your answer.
5. Evaluate the gambling ads you see on television. Do you think that they are merely informative? Discuss.
6. Legislatures regularly promote gambling. Why do you think that is?
7. Someone has dubbed gambling "the new buffalo." Can you explain why?
8. Respond to the following arguments commonly used in favor of legalized gambling:
  - a. Gambling is good for the economy.
  - b. Gambling supports our children's education.
  - c. Gambling is good for the environment.
  - d. Gambling is a welcome diversion/entertainment for the elderly.
9. How do you feel about income from gambling being used to support charities? Why could this be a dangerous practice?
10. One clergyman commented, "I am convinced that we will never teach our people the stewardship of money as long as [bingo and raffles] are used for the purposes of church support." What do you think he meant?
11. Is it permissible for a Christian to work in a casino? What would you say to a member of your congregation who does?
12. George Will described gambling addiction as "suicide without death." What do you think of this description?
13. When Christians seem to be looking for loopholes in God's law, what is wrong?
14. One expert has noted that "the Super bowl is to a compulsive gambler what New Year's Eve is to an alcoholic." Why do you think that is?

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**Additional Resources:**

- Wisconsin Council on Problem Gambling: [www.wi-problemgamblers.org](http://www.wi-problemgamblers.org)
  - Wisconsin Lutheran Child & Family Service -- Christian Family Counseling
    - Fort Atkinson office: (800) 203-4214
    - Onalaska office: (877) 820-4958
    - Eau Claire office: (877) 855-0936
    - Milwaukee office: (888) 685-9522
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