

Is Gambling Ever Right?

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Until recently the topic of gambling seemed to involve those places far away, such as Nevada, Chicago, or New York, where there were casinos or horse racing tracks that offered legalized gambling opportunities. The likelihood of our people or we ourselves having a problem with it seemed rather remote. Of course, there has always been illegal gambling just about everywhere in our country, but under such circumstances there wasn't much doubt about its rightness or wrongness for the Christian. Christians out of love for their Lord will follow what St. Paul says in Romans 13:1, "Let every soul be subject unto the higher powers... the powers that be are ordained of God." When a state declares various forms of gambling illegal within its boundaries, Christians see any such breaking of those laws as transgressions against the fourth commandment. Thus, in this paper we remove all forms of illegal gambling from the scope of our discussion on the morality of gambling.

However, over the past 20 years the states have undergone quite a change of heart on the matter. Gambling has taken on the aura of respectability as the hoods in black shirts and white ties fade into the background and what was done on the sly comes out into the open and is heralded as the sport of kings. The state itself has become the solicitor. As federal monies are withheld and state treasuries dried up, states were faced with the alternative of raising taxes which was a sure way of raising the ire of the citizenry or of finding a new source of revenue which would be pleasing to the people. People reasoned that if the state would legalize horse racing or lotteries, the state could collect a share of the take—thus helping the problem of shortage of funds perhaps cut into the territory of organized crime.

As of this year at least 22 states have a state sponsored lottery. They are: New Hampshire, New Jersey, New York, Connecticut, Pennsylvania, Maryland, Michigan, Massachusetts, Rhode Island, Maine, Illinois, Ohio, Delaware, Vermont, Arizona, Washington D.C., Washington, Colorado, California, West Virginia, Missouri, Oregon, and Iowa. Proposals to legalize it in other states are presently under discussion. Minnesota and Wisconsin have also talked about it, but have not as yet approved the idea. (See appendix A for further figures on amounts of money raised in states with lotteries prior to 1984.) Although the idea of lotteries is not a new one and past experience has taught that it isn't a very reliable source of income and that it also brings with it many problems such as fraud and financial hardship to those least able to bear it, it is an idea that is sweeping the country and may probably be allowed in our states sooner or later. As it is, lotteries are getting more and more accessible to our people, and we shall be faced with the question of whether or not they can participate in such activity with a good conscience.

Minnesota has allowed bingo for charitable purposes and it is legal on certain Indian reservations. This poses a question for our people to deal with. This past spring Minnesota joined a list of 31 states which allow horse racing and on-track betting. To this list we might add Iowa which currently allows dog racing and is considering adding horse racing, too. In our first season of horse racing in Minnesota, 1,092,498 people attended races and bet \$84,210,821. In addition to this amount, each person paid an admission fee of \$2.50, which raised another \$2,731,245. How much did the state of Minnesota get from this? According to the law enabling the endeavor, Minnesota should get 1 $\frac{3}{4}$ % of the first \$48 million bet, which would yield \$840,000. Thereafter Minnesota is to get 6% of everything over \$48 million. If my computations are correct this would yield \$2,172,649.20. The state also gets 40 cents, of each admission fee, bringing in another \$436,999.20. The total of all these sources would be \$3,499,648.40. One might think that this is a lot of money, but this is really small peanuts compared to big states like California and New York where the attendance runs about 12.6 million and 10 million respectively and where over \$2.2 billion in California and \$1.6 billion in New York is bet. To get this kind of money each person would have to bet on the average \$174 in California and \$169.15 in New York.¹ By comparison Minnesota people bet an average of \$77.08. But if the message of the media gets

through to the people (to get in line with the betting habits of other parts of the country), that should soon change. Perhaps you as pastors have already been asked by your people if it is wrong for them to attend horse races and even to bet on the races.

This is only the tip of the ice berg, for our people are bombarded with one sweepstakes offer after another—magazines, perfumes, real estate, McDonald’s hamburgers, super markets and their groceries, Minnesota Twins, and a host of other products have been promoted by various sweepstakes offers, which promise cars or other valuable prizes to the winners. In addition to this there are opportunities to play black jack in North Dakota and any number of types of gambling at various popular vacation spots. The inevitable question for the Christian as he is confronted with these opportunities is: “Is this a sin? Is it wrong for me to participate?” Perhaps that is why you as a conference assigned this topic.

What further complicates the issue is the wide variety of types of gambling, the size of the investments people would make in each, the attitudes of those in the past compared with present attitudes. Perhaps it would be useful to take a quick look at the history of gambling and the attitudes people have taken toward it. Archeology has found evidence of gambling devices in many ancient cultures. The Chinese have records of gambling games going back to 2300 B.C. in which gamblers even wagered their hands on games, and which they cut off after losing the game.ⁱⁱ Sir Leonard Woolley found gaming boards dating from about 2000 B.C. at Ur of the Chaldees. Homer speaks of knuckle bones being used as we would use dice. Bones used in gambling have also been found in Egyptian tombs dating as far back as the 28th dynasty. Indian literature reveals that they had a love of playing with dice but also took steps to control its evil consequences. The Romans also loved gambling, but it got so out of hand that Cicero mentions a law called the *Lex Titia et Publica et Cornelia*ⁱⁱⁱ that forbid gambling at Rome on all days except the Saturnalia. Or we might recall Caesar’s famous words as he decides to cross the Rubicon, “*Jacta alea est!*” which indicates how much a part of life dice were to the Romans. I mention these civilizations in particular because they played such a big part in cradling the Children of Israel during the times the Old and New Testaments were being written. One would think the writers of Scripture would have known of the existence of gambling, perhaps the Israelites might have been tempted by it, and that the Lord might have wanted to say something about it—one way or another. Certainly heathen peoples practiced it and chose to put limitations on it when it got out of hand. What do the Scriptures have to say about gambling?

The most striking example of gambling in the Bible is that of the Roman soldiers casting lots for Jesus’ clothing (Matt. 27:35; Mark 15:24; Luke 23:34; John 19:24). This is forecast in Psalm 22:18, also. After they had nailed Jesus to the cross, the Roman soldiers split up Jesus’ clothing between the four of them, but could not decide who should get Jesus’ coat which was a large piece of cloth with no seams in it. To resolve the issue they cast lots. Although this seems a heartless thing to have done under the circumstances, the writer of Scripture presents it as a fact and makes no moral judgement about it. These passages however give us the vocabulary necessary to trace other situations where this method of casting lots was used. The Hebrew word for the *lot* is לָרֹג, *goral* and the Greek word for it is κλήρος, *kleros*. The Koehler-Baumgartner Hebrew Lexicon (pp.176f.) defines *goral* as “stones which are cast to get a decision.” The Arndt-Gingrich Greek Dictionary and likewise Thayer’s Greek Lexicon describe *kleros* in much the same way, except they draw in the fact that pebbles, potsherds, or bits of wood could be inscribed with the names of those involved, then put into a vase which was then shaken until one of the inscribed objects fell out, as was done according to Greek custom. It is interesting to see the variety of instances in which this method of casting the lot was used. In many cases the Lord Himself ordered that the lot be used to decide matters. We first hear of its use in Leviticus 16 where Aaron is to cast lots to determine which goat would become the scapegoat. In Numbers 26:55 God directs the Israelites to divide up the land of Israel among the tribes by using the lot. In Joshua 14ff. this directive is carried out. In Judges 20:9 the lot was used to decide who should first assault Gibeah where the rebellious Benjamites were holed up. In I Samuel 14:41 Saul asks the Lord for a perfect lot to determine who had eaten and thus broken his command, and the lot reveals that it was Jonathan who had done this. Levitical cities are assigned by lot in I Chron. 6, and chapters 24-26 various priestly duties are assigned by lot during the time of David. Solomon in Proverbs 16:33 states: “The lot is cast into the lap; but the whole disposing thereof is of the LORD,” thus,

indicating the practice was generally understood to be a way the Lord used to communicate His decisions. In Proverbs 18:18 Solomon also says that the lot causes contentions to cease, which may hint at a general usage of the lot to solve serious disputes, ostensibly because God thereby has the final word. When the age of the prophets comes, we hear of few uses of the lot to get God's decisions or word on a matter, perhaps because He said in so many words what He wanted man to know through the prophets. But looking back on what we have covered so far, we can conclude that casting stones in a certain way (the same term used in Hebrew to forecast the action of the Roman soldiers at the cross) was a device used by the Lord to communicate His decisions on very important matters. Using this approach Puritan exegetes concluded that gambling was definitely a sin. Matthew Henry in his commentary on the Old Testament (page 356 of volume 2) states:

Lots should be cast with prayer, because they are a solemn appeal to Providence, and by them we beg of God to direct and determine us, for which reason some have condemned games that depend purely upon lot or chance as making too bold with a sacred thing.

John Wesley followed this approach in opposing games of chance; however, he did use the lot as a means of settling serious disputes as the Israelites did in the examples above.^{iv} Lutheran theologians have not opposed gambling on this basis, nor have other major Christian denominations. Perhaps if one considers the very ancient evidence of gambling in Abraham's day already and that Bible evidence points to the Lord's use of it at a later period of history, one could conclude that games of chance were not necessarily an evolution of the Lord's use of them, and therefore, not a desecration of the sacred lot.

There are other passages of Scripture that speak of casting lots in a way that is much more like what the Roman soldiers did and thus much more akin to what we would call gambling. It is done by non-Israelites who are not relying on God for a message or decision. Obadiah verse 11 charges Edom with casting lots upon Jerusalem; Edom designated Jerusalem for destruction and soon they themselves would be destroyed. In Joel 3:3 the enemies of Israel are berated for casting lots for God's people; from the verses that follow it was a means the captors would use to decide who would get what slave and what would be done with them. Then in Nahum 3:10 a just punishment is pronounced upon wicked Nineveh: the enemies that conquer Nineveh will cast lots for its honorable men. In these examples the lot is used destructively—to mark a city for destruction, to divide up slaves. It is cast as a wicked thing to do when it is done against God's people, but as a just reward to the wicked Ninevites who have done the same to others. In Jonah 1:7 heathen sea men cast lots to determine who is responsible for the horrible storm, and the lot fell upon Jonah. In this case, it could be that Jonah cast lots with them and the Lord used this method to finger him as the guilty party. In any event it does illustrate that unbelievers used this method to make decisions which they themselves either did not want to make by themselves or could not make by themselves. Although somewhat akin to gambling, it still is not the same thing and the moral judgements on it are inconclusive.

In the New Testament, besides the casting of lots for Jesus' coat, the only other example of casting lots is in Acts 1:26 where Matthias is chosen by lot to succeed Judas Iscariot as an apostle. The word *kleros* is used to indicate one's part or share in something in Acts 8:21 where Peter tells Simon Magus that he has neither part nor lot in the Holy Spirit's power, which Simon was trying to buy. In Colossians 1:12 *kleros* or lot is used to refer to the eternal salvation which God has assigned the believer. This same meaning as applied to the Hebrew word *goral* is also found in Daniel 12:13, where the means of making the decision is the name given to what is decided. Admittedly this does not have much to do with our goal of studying the morality of gambling, but it does illustrate what Scripture does say about gambling when one really grasps at every shred of evidence. There is very little in the way of direct statements on the subject.

There is one other incident in Scripture that involves an action similar to gambling that does not involve casting lots. That is the story of Samson in Judges 14 in which he tells the 30 Philistine wedding attendants a riddle about the lion he slew and the honey the bees made in its carcass. The deal is that Samson would give them 30 suits of clothing if they could guess the riddle, but if they couldn't guess it, they would have to give him 30 suits of clothing. That seems very similar to what we would call betting. Was it considered wrong

considering the context of the Scriptural account? This whole proposition of marrying the Philistine girl was a matter the Lord was causing to happen (Judges 14:4) so that Samson would have an occasion to slay more Philistines. Samson was still heeding the lead of the Holy Spirit at this point in his career as is evidenced in verse 19. The Spirit of the Lord came upon him when it came time to pay off the bet, and he went down to Ashkelon and killed 30 men and took their spoil, Again it doesn't seem as though there is any negative moral judgement made upon this action.

Thus having looked at the Scriptural statements on what even faintly resembles gambling, we find that the Scriptures do not either condemn or forbid gambling, nor do they endorse it as an admirable activity for God's people. This is striking in view of the fact that the civilizations among whom the Israelites lived practiced various forms of gambling. For these reasons we justly place this activity among the *adiaphora*, or indifferent matters, with which we must deal in this life of sin. If God has not chosen to label it a sin *per se*, we, too, must refrain from taking that step.

Indifferent matters are most frustrating to many Christians. If it is noticed that indifferent matters present special temptations and challenges to Christian morality, many Christians are tempted to go beyond what God has said and label them as sin. Others use the label "indifferent" as an excuse to remove all restraints upon participation in such activity. As with the issue of consumption of alcoholic beverages, a Christian should be prepared to go through some very serious spiritual deliberation and honest self-evaluation as he treads out his path through the issue of gambling. He must take care to avoid the pitfalls of legalism on one hand and antinomianism on the other. St. Paul says in I Corinthians 6:12, "All things are lawful unto me, but all things are not expedient." Gambling *per se* is a matter indifferent, but it brings with it many temptations to transgress clear statements of God's will and wishes for His children. Depending on the spiritual maturity of each individual Christian, these temptations may be overwhelming to one, but under control for another. The action would be permissible to the one who can avoid the temptation and wrong for the one who would not be able to resist the temptation. It also is not expedient for the stronger Christian to ignore the impact of his participation in indifferent matters upon a weaker brother or sister. There may be times when the stronger brother will choose to give up his Christian liberty to participate in indifferent matters, rather than run the risk that a weaker brother would be tempted to join in an activity which presents temptations that he is not spiritually equipped to handle. In such cases Christian love for the weaker brother leads to a sacrifice of the liberty to participate in the indifferent matter by the stronger brother. But, on the other hand, how thankful we can be that God has left many matters to Christian liberty, rather than binding all Christians to a law code tailored specifically to the needs of those who are spiritual infants. Our Lord wants us to grow and mature spiritually as we use His spiritual food, the Word. He wants us to struggle against sin and its temptations and He wants us to master it. 2 Peter 1:5-6 urges us to such a goal: "Make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, *self-control*; and to self-control, perseverance; and to perseverance, godliness." God has left many matters open to us, so that as we mature spiritually and gain self-control, we are free to participate in them if we can do so to God's glory. It is certainly to God's glory that people born in sin, totally depraved, can be converted, regenerated, and built up spiritually, so that they can be in the world, and yet not be of it—surrounded by temptations but able to resist them to a greater degree as they mature spiritually. Of course, this struggle against sin by the believer goes on in this context: resting in God's grace the believer remains a sinner, his most noble efforts tainted by sin and imperfection, yet done in love for God, who has loved and redeemed him.

So how can a Christian approach the question of the rightness or wrongness of gambling? Certainly it will have to be a matter of personal self-examination, prayer with God, and study of God's Word that will lead to an individual's resolution of the question. The rightness or wrongness of *adiaphora* depend upon the spiritual condition of the individual. In self-examination an individual Christian will realize that Christ has redeemed him from the *curse* of the Law; that is, Christ has freed him from the coercive threat of the Law, "This do, or you will be damned." Christ has freed man from the curse of the Law, but He has *not* freed us from loving Him or our heavenly Father. In fact, in regeneration He has planted His kind of love in us. This love for God leads us to care about the same things God does; for instance, as believers we want to love good things and hate evil

things. In spite of our conversion, we still realize that our Old Adam dwells within us and is forever seeking to draw us back into sin and unbelief. Our Old Adam can deceive us into thinking that certain evil acts are good, or he may deceive us into thinking we are stronger than we actually are. Let him that thinketh he standeth take heed lest he fall. (I Cor. 10:12) Therefore, a Christian pondering this (and other questions of morality) must take an *honest* look at himself, his spiritual maturity, how the action in question affects him, what is pleasing and displeasing toward God, before he decides if gambling is right or wrong for him. We Christians know God doesn't want us to covet or have evil desires for things that are our neighbors; we should not be greedy or so attached to earthly things that God is lessened in importance to us. So one must honestly deal with these issues: Do I gamble to get money or other possessions away from my neighbor which he would not ordinarily give me without my paying for it? Do I gamble because I am motivated by greed for things? Can I gamble without feeling greed? Is a love for earthly material things becoming spiritually unhealthy—beginning to push my love for God to a lower level? Am I beginning to trust in luck or chance instead of my God? Am I beginning to adopt the unChristian attitudes of those at places where I gamble? Or better, how are the attitudes of those with whom I gamble—are they a good influence on me or a bad influence? As Christians we know that God has channeled earthly wealth and possessions to each of us to use as wise stewards. Is my gambling a wise use of those things entrusted to me, or am I neglecting my responsibilities to my family, my church, my government? God has asked us to fear, love, and trust in Him above all things. He is to be our highest security, our refuge in time of trouble. Does gambling seem to be taking God's place as our hope of solving our problems—maybe a need for a new car, house, payment of bills, higher standard of living than what we have through honest labor, escape from reality, sorrow or other troubles? Is gambling becoming a replacement for normal sources of income such as honest daily labor? If a Christian finds under honest self-examination that he is not spiritually strong enough to avoid the temptations to sin that come with gambling, he should avoid it until he is able to overcome such temptations that would deny his faith and love for God. If he finds that he can gamble without being covetous, greedy, materialistic, or any of the other things God cautions us about, then gambling would probably be permissible for him. At such a point he should begin to consider the impact of his action on those around him. Would it mislead a weaker brother or sister? If so, it would be best to forego the privilege. As pastors we may be called upon to help individuals in such deliberations. Along with employing the Law in its third use, we want to be careful to steer troubled souls away from making their lives new prisons of the Law, in which they fear to turn around lest they offend one of God's Laws. We don't want to burden them with a new yoke of ceremonial laws in which we make pronouncements on every issue imaginable—"This is the synod's position, this is the Lutheran view, this is what Pastor so-and-so taught me"—and this takes on the force of law. I have read papers and articles on gambling which make such sweeping statements as—"I can't imagine anyone gambling without coveting!" or "All gambling is stealing." We also need to be consistent in our opposition. If we condemn gambling on the basis that it offers strong temptations to sin, we should also oppose drinking alcohol with the same fervor and vigor: As pastors we have a responsibility to teach sanctification, but let us do it in the context of sinners resting in the arms of a gracious God. We are cleansed sinners who are seeking to please our gracious God because we love Him—not out of coercion of the law or the hope that thereby we might merit God's love and forgiveness.

Another aspect of gambling a Christian will want to consider before supporting it is the sort of baggage it brings with it in so many cases. Although a Christian may innocently participate in gambling, maybe there are certain things about it that would lead him to opt to pass it up. As pastors we can certainly point out the following to help members of our flocks make a reasoned decision. When one considers the billions of dollars that are drained from the economy on gambling, one wonders how wise it is. Couldn't the money help us more if it were used to purchase goods, build factories, pay wages, etc. Crime has also followed gambling closely since there is so much money at stake. Organized crime has in many cases corrupted government officials with bribery, has rigged unfair games, skimmed off tax money, etc. People who become compulsive gamblers have turned to crime to finance their habit. Addiction also brings great sorrows to families much the same as alcoholism does—ruined marriages, lost jobs, financial ruin are some of the disasters experienced by addicts. In our look at the issue of gambling, we need to look at it honestly and consider its effects on society, too.

At this point I feel it would be useful to look at the different levels of involvement that people experience as they gamble. We need to make these distinctions if we are to diagnose properly an individual's involvement in gambling. The distinctions are much the same as those made in use of alcohol.

The *casual gambler* maybe plays cards for money occasionally, places bets on horses now and then, buys lottery tickets—all for small amounts of money. This sort of gambling is just one of many sources of entertainment and enjoyment.

The *serious gambler* plays regularly at one or several types of gambling and makes substantial wagers. This is a major source of recreation and pleasure. He sets aside time and money for this activity. Occasionally he may neglect minor duties or responsibilities in order to gamble. Although gambling is important, it does not crowd out other important activities. Family, jobs, friendships, community responsibilities still claim prior attention.

The *dependent gambler* considers gambling essential. It is not only a major source of pleasure but also a major source of relief from anxiety and tension, an escape from burdensome or unbearable aspects of life. Gambling leads him to serious neglect of social and economic duties and responsibilities. He, however, does not lose control of himself. If involvement in gambling or losses become so great as to threaten family or job security, he can call a halt until he has restored balance and stability.

The *compulsive gambler* loses control of himself. He gambles away everything he has, nothing is so important to him as to make him stop gambling—family, job, fortune. Loss of control can develop within a year or two—average time however is 5 to 7 years. He needs excitement to combat boredom, median age 40, more men than women, superior intelligence, competitive, neurotic, need psychiatric help as part of their treatment.^v

Gamblers' Anonymous estimates that in Minnesota there are about 20,000 compulsive gamblers, mostly hooked on bingo. As time goes on this number should rise now that we have horse racing. One estimate stated that 6 out of every 10 Americans 18 years old and older gamble.^{vi} According to a 1976 report there were an estimated 1.1 million compulsive gamblers in America with another 3.3 million as potentials. By now this number has risen as the availability of gambling has grown. As pastors who care for the souls of our people we should alert our people to the addictive nature of gambling that that be a part of their consideration as they ponder the question for themselves. We also should be prepared to deal with members who have become addicted to gambling or dependent upon it. The treatment for the addiction closely parallels the treatment for alcoholism. As with alcoholism we may need help from others to break the addiction before they will even listen to our spiritual counsel. But here, once again, is a challenge to our faith in the power of the Gospel to heal and rebuild those who are shattered. May the Holy Spirit guide us as we use His Word as spiritual healers.

Is gambling ever right? God's Word has not labeled it a sin *per se*, but as with alcohol, it must be handled very carefully by God's people. It can provide recreation and enjoyment, but it can bring some very disastrous sorrows and ruin to those who aren't strong enough to handle it. Let us pray that we be led to use the right words as we offer counsel to our flocks, and may the Holy Spirit bless and strengthen us and our people that we make the right decisions for each of us that all we do be done to God's glory.

Appendix A—Additional Data on Legalized Gambling

State Lotteries			
The Payoff in Millions of Dollars in 1983			
State	Sales	Percentage of Change Over 1982	States' Share
Arizona	\$60	-28%	\$27
Colorado	203	N/A just started	72
Connecticut	188	+11	81
Delaware	30	+18	11
D.C. (Washington)	54	N/A just started	12
Illinois	667	+67	286
Maine	13	+35	3.7
Maryland	463	+1	198
Massachusetts	312	+12	93
Michigan	557	+4	221
New Hampshire	14	+12	3.6
New Jersey	693	+34	295
New York	889	+38	390
Ohio	399	+9	145
Pennsylvania	885	+57	355
Rhode Island	44	+14	15
Vermont	4.5	+88	1
Washington	214	N/A just started	85

In 1984 sales of tickets went over \$6.7 billion—average of \$28/person New York's jackpot in 1984 was \$22.1 million—tickets sold at the rate of 1 million an hour during the last days before drawing. Arizona found that most people who are lottery regulars fall into this group: white males with median age of 36 and household income of \$20,000. In 1983 total of sales was 5.3 billion—\$2.1 billion went to state treasuries, \$2.6 billion as prizes, \$600 million for administration costs. Most states channel money into general fund and then mostly to education Ohio earmarks it for schools. Colorado allots 40% to conservation trust fund. Massachusetts share of Megabucks game goes to the arts.

Source of above information: *Time Magazine*, Vol. 123, No. 22, May 28, 1984 pp. 42-43.

Appendix B—Further Information on Legalized Gambling

State Lotteries

Money Magazine, vol. 14, no. 3, March 1985, pp. 13-14, reports that 6.9 billion state lottery tickets were sold in 1984, and that the highest percentage kept by any state was 6%. 62% of Americans approve of a national lottery.

Sweepstakes

Newsweek, January 23, 1984, page 46, reports that \$182 million in prizes were given away in various promotional sweepstakes in 1983. That is up from \$95 million given in prizes in 1977. Many companies have been set up for the sole purpose of managing sweepstakes as means of advertising. Success of this type of advertising is attributed to bad times economically. Don Jagoda, who runs a sweepstakes management firm says, “When things are bad, people are looking for a silver lining and sweepstakes offer them fulfillment at its fullest.”

Lotteries

U.S. News and World Report, September 17, 1984, reports that 1,444 Americans were made millionaires since 1964 by winning lotteries, according to a *U.S.A. Today* survey. In Illinois the jackpot in 1984 grew to \$40 million. Tickets sold at the rate of 14,000 per minute just before the drawing. In 1984 \$2.8 billion went to state treasuries, \$3.2 billion in prizes, \$900 million went to administration.

Horseracing

Political Research, Inc., Dallas, TX., reports that the following states have horse racing and pari-mutual betting on track: Arizona, Arkansas, California, Colorado, Delaware, Florida, Idaho, Illinois, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, South Dakota, Vermont, Washington, West Virginia, Wyoming, Minnesota, Missouri. Iowa has dog racing now, plans for horse racing soon. Connecticut has no track but allows off track betting. Alabama lets each county decide for itself—so far Birmingham is only county with a track.

Some examples of what certain states take in through horse racing:

State	Total Wagers	Attendance	Betting Per Capita	State's Share
New York	\$1,571,698,568	10,059,882	\$169.15	\$92 million
New Jersey	\$944,049,566	7,089,155	\$133.20	\$4,720,247
Illinois	\$1,018,165,679	7,629,184	\$134.00	\$61 million
California	\$2,201,936,403	12,657,929	\$174.00	\$139 million

Appendix C—Luther’s Sermon on Gambling

Man wirft auch die Frage auf: ob Spieler Dieben seien, und das von ihnen Gewonnene wieder zurueckgeben mueszten. Dasz die Spieler durch Begehren and Habsucht suendigen (wenigstens die, welche des Gewinnes halben spielen), und deshalb vor Gott Diebe sind und fremdes Gut begehren, ist ganz offenbar. Denn niemand spielt mit einem anderen deshalb, weil er ihm das Seine geben wollte (denn des koennte er thun, auch ohne zu spielen), auch nicht, damit er das Seine verliere, auch nicht, um des Andern Nutzen ebenso zur suchen, als wenn es sein eigener waere, and deshalb ist das Spiel immer wider die Liebe und geht in boeser Begierde daher, denn er sucht das Seine mit dem Schaden des anderen, oder wenigstens das, was des andern ist nicht so wie das Seine. Aber dennoch wird er nicht zur Wiedererstattung angehalten, weil er vor Menschen nicht raubt, auch fremdes Gut nicht nimmt wider den Willen des Herrn, der vielmehr dazu seine Einwilligung gegeben hat durch das Uebereinkommen, dasz sie spielen wollten (per pactum ludi). Denn beide setzen das Ihre mit Wissen und Willen in Gefahr, daher verliert der Verlierende mit Wissen und Willen. Denn es ist ein ganz gerechtes Gesetz, dasz derjenige, welcher die gefahr liebt, darin umkomme, wenn sie nicht etwa betruerisch spielen. Doch die beste Strafe wuerde sein, wenn es geschehen koennte, dasz beide verlieren mueszten, denn dies waere das richtige Recht des Spieles, weil jeder von beiden mit eigener Gefahr seiner Begierde gegen den naechsten freien Lauf laeszt; oder wenigstens, dasz die Landeskasse (fiscus principalis) beiden ihren Gewinn abnaehme, weil sie durch das Spielen gegen das Gebot (des Fuersten) und das geistliche Recht der Kirche handeln. Es ist aber offenbar, dasz es nicht noethig sei, solchen wiederzugeben, weil keine andere Ursache dafuer vorhanden waere, als dasz ein solcher Gewinn mit Suende und wider das Gesetz erlangt wird. Aber wenn alle solche Dinge zurueckgeben werden sollten, die mit Suende erlangt werden, dann mueszten auch die Huren ihren Gewinn wieder herausgeben, ja, es mueszte von den Kaufleuten und Händlern alles das wiedererstattet werden, was mit Luegen, falschen Betheurungen (wobei uebrigens Betrug gegen den Naechsten and falsche Angaben (dolo) hinsichtlich der Sache, um die es sich handelt, ausgeschlossen sein muessen) und boesem Begehren verkauft oder gekauft wird. Dies waere ganz ungereimt, weil in diesen Dingen dem Naechsten kein Unrecht geschehen ist, sondern Gott beleidigt und das Gesetz uebertreten worden ist. Daher ist er Wiedererstattung schuldig, zwar nicht dessen, was er an sich gebracht hat, sondern dasz er seinen boesen Willen, dem er daselbst seinen Lauf gelassen hat, fahren lasse; das geschieht durch Reue und Busze.

Martin Luther, *Auslegung des Alten Testaments*, Sämmtliche Schriften, herausgegeben von Dr. Joh. Georg Walch, Dritter Band. St. Louis, Concordia Publishing House, 1894, Seiten 1322-1323

Appendix D—Signs of Compulsive: Gambling

This series of diagnostic questions was prepared by Gamblers' Anonymous. Most compulsive gamblers will answer affirmatively at least 7 of these 20 questions. (No research has as yet confirmed the accuracy of this questionnaire to diagnose or predict compulsive gambling.)

1. Do you lose time from work because of gambling?
2. Is gambling making your home life unhappy?
3. Is gambling affecting your reputation?
4. Have you ever felt remorse after gambling?
5. Do you ever gamble to get money with which to pay debts or to otherwise solve financial difficulties?
6. Does gambling ever cause a decrease in your ambition or efficiency?
7. After losing, do you feel you must return as soon as possible to win back your losses?
8. After you win, do you have a strong urge to return to win more?
9. Do you often gamble until your last dollar is gone?
10. Do you ever borrow to finance your gambling?
11. Have you ever sold any real or personal property to finance gambling?
12. Are you reluctant to use "gambling money" for normal expenditures?
13. Does gambling make you careless of the welfare of your family?
14. Do you ever gamble longer than you have planned?
15. Do you ever gamble to escape worry and trouble?
16. Have you ever committed or considered committing an illegal act to finance gambling?
17. Does gambling cause you to have difficulty in sleeping?
18. Do arguments, disappointments, or frustrations cause you to gamble?
19. Do you have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self-destruction as a result of your gambling?

Milt, *op. cit.*, p. 17f.

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ⁱⁱ Lycurgus M. Starkey, *Money, Mania, and Morals*, Abingdon Press, N.Y., 1964, p. 33.

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^{iv} Starkey, *op. cit.*, p. 38.

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^{vi} *Gambling in America*, a report issued by the Commission on the Review of the National Policy toward Gambling, 1976.