

Gambling—Is It Always Wrong????

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Why This Paper and Why Me?

A workshop on the topic of gambling for this Christian Growth Seminar was probably selected because of the recent debate in the La Crosse area for casino gambling at the Holiday Inn. Most of the La Crosse clergy came out against it. Full page ads appeared in the newspapers. I also was asked to sign the petitions and take part in the debate to oppose gambling. I declined to do this, since I considered the gambling debate a social issue and something that the church should not become involved in.

However, I could not just say no. I had to say something that would evoke some conversation down the road. So I asked the various clergymen, (all from churches other than WELS) why they were so opposed to this particular social evil, but were so silent when it came to discussions and debates on issues like abortion. To use some of their own arguments from favoring abortion—“Do I not have the right over my own money?” and “I’m not for gambling, I’m only pro-choice.”

In the past several months there was also another event, closer to home. It was a discussion in our stewardship committee on how to deal with our building debt and how to find ways of raising money to pay it off—soon! I suggested perhaps having a dinner cruise, like the one we had at the beginning of our building program, for receiving pledges and commitments to the program. This quickly led to someone suggesting—not seriously—that we go down to Iowa for a river boat gambling cruise—and all winnings go to the church.

All of this started to make me think, how willing people are to participate in some “gambling” activity. However, when it comes to stewardship, and contributions, and sacrifices, how reluctant and hesitant people are to participate.

And so this topic and discussion on gambling came about. Is gambling always wrong? May a Christian take part in things like buying a lottery ticket, bingo parties, Indian casino gambling, or just playing a game of poker on a Friday evening.

I. What Is Gambling? Some Definitions:

Gamble: *v.* gambled, gambling, gambles.—*intr.* 1. a. To bet on an uncertain outcome, as of a contest. b. *Games.* To play a game of chance for stakes. 2. To take a risk in the hope of gaining an advantage or a benefit. 3. To engage in reckless or hazardous behavior: *You are gambling with your health by continuing to smoke.*—*tr.* 1. *Games.* To put up as a stake in gambling; wager. 2. To expose to hazard; risk: *gambled their lives in a dangerous rescue mission.*—*gamble n.* 1. *Games.* A bet, wager, or other gambling venture. 2. An act or undertaking of uncertain outcome; a risk: *I took a gamble that stock prices would rise.* [Perhaps from obsolete *gamel*, to play games, from Middle English *gamen*, *gamenen*, to play, from Old English *gamenian*, from *gamen*, fun.] *gambler n.* *American Heritage Dictionary*

Gamble: noun; the playing of a game of chance for stakes. Verb; play a game for (as money or property); to bet on an uncertain outcome. 2. To stake something on a contingency. *Webster: New Collegiate, 1974.*

Gambling: Gambling is the wagering of money or other valuables on the outcome of a game or other event. There is no historical period or culture to which gambling is unknown. Dice

carved from the ankle bones of antelope have been found in prehistoric tombs and burial caves. The ancient Egyptians played *atep*, a game of guessing the number of upheld fingers. The classical Greeks are known to have played with astragals, the forerunner of modern dice, and Jews in biblical Israel gambled by throwing dice. The Romans were reportedly obsessed with gaming and bet heavily on gladiatorial fights and chariot races. The Roman historian Tacitus noted that the ancient Germans gambled not only wealth but liberty as well.

Although few societies have ever wholly approved of gambling, none has been able to eradicate it completely. Today the United Kingdom appears to have the most liberal gambling laws, but legal gambling can be found in many other places, among them the Czech Republic, Ghana, France, Macao, Monaco, Puerto Rico, Russia, and Scandinavia.

In the United States the forms of gambling that have been legalized vary from state to state, with Nevada, Connecticut, Rhode Island, and New Jersey among the early liberal states. By the early 1990s a majority of American states ran lotteries. The games most closely associated with gambling usually involve a heavy element of chance. Whereas poker, for instance, requires skill to play well, and the outcome of the game is determined primarily by the distribution of the cards. Many casino games, such as roulette and craps, are dictated solely by chance. Betting on the outcome of sporting events—especially on horse racing—or on a lottery is perhaps the most widespread legal form of gambling, and in many countries, governments have created systems to funnel through legal channels the vast amounts wagered, retaining a certain proportion for their own use.

Illegal gambling (in the United States and elsewhere) constitutes one of the largest “businesses” in existence, and its “gross” has been estimated to exceed that of its legal counterpart. Legal gambling, claims its advocates, are a means of reducing illegal-gambling profits. A great deal of the illegal gambling conducted in the United States is connected to organized crime, which is thought also to maintain a strong measure of control in legalized gambling.

Today, as throughout history, gambling is not confined to any economic stratum. Compulsive gambling is recognized as a sickness, and such organizations as Gamblers Anonymous exist for the purpose of helping individuals suffering from this problem. The methods are similar to those used by organizations that help alcoholics and overeaters. *The Encyclopedia of Gambling*, 1989.

λαγχάνω: to choose by lot, probably by the use of marked pebbles or pieces of pottery—‘to choose by lot, to decide by gambling.’ μη σχίσωμεν αὐτόν ἀλλὰ λάχωμεν περὶ αὐτοῦ τίος ἔσται ‘let us not tear it, but let us throw lots to determine to whom it will belong’ Jn 19.24. In a number of languages the closest equivalent to ‘casting lots,’ particularly for this type of context, is ‘to gamble.’ *Bauer Arndt Gingrich and Danker Greek Lexicon*.

Gamble: Pay a game for money or some other stake. More loosely, it is to risk or wager anything on an uncertain event. *Encyclopaedia of the Lutheran Church*.

Gamble: To take part in games of chance or hazard for money. *Concordia Cyclopaedia*.

Gamble: Wisconsin and Illinois, and undoubtedly other states, declare an event gambling when it includes the following three basic elements; a stake, an element of risk (uncertain outcome), and a prize. Reduced to a simple formula G (gambling) equals S (stake) plus R (risk) plus P (prize) $G = S + R + P$ *State Law*.

Gambling: For the sake of personal gain at the expense of others, staking or investing money or other property on something of an uncertain or risky outcome over which one has no control, and for which investment or stake there is a return of equitable value only for some who

participate, and the odds for a fair return or for the “prize” are against the bettor (or investor), and the risk or chance for loss is definite. *A Working Definition.*

II. Examples of Gambling

Lottery: A lottery is a popular form of gambling in which the players pay to participate, and the winners are determined by chance. (It is also a method of selection, as in a lottery to choose which groups of men will be conscripted into the army.) In most lotteries, players buy numbered tickets at fixed prices. At a subsequent drawing, the winning numbers are picked at random (by lot) or are selected on some other unpredictable basis—such as the results of a horse race.

Over the centuries, lotteries of various types have been organized for a variety of purposes and have realized huge sums for their promoters. Governments have frequently used lotteries as a source of revenue or as a supplement to, or substitute for, taxation. The earliest state lotteries were organized in France in 1520. In 1680, England held a historic lottery to raise funds for improving London’s water supply equipment. Spain developed the gordo, and Ireland, the sweepstakes. Lotteries were popular in the United States, although dishonest practices in both private and public lotteries eventually forced the federal government to prohibit (1890) the transportation of lottery tickets by mail or in interstate commerce. The states also took prohibitive action, and between the 1890s and 1963, no government-sponsored lotteries were held in the United States.

In 1963, however, New Hampshire authorized a sweepstakes lottery and designated a proportion of the moneys made to be spent on its education system. The lottery proved so profitable that, by the end of the 1980s, more than half of the states (and the District of Columbia) had approved lotteries—among them, California, Massachusetts, New Jersey, New York, and Pennsylvania. The practice of the states is to reserve a certain percentage of the lottery take for expenses, a large percentage for the state itself, and a lesser percentage for prizes. Resisting the growing popularity of state lotteries, North Dakota voters rejected one in 1988.

The lottery has remained an important feature of life in other countries as well. In 1976, Canada sponsored a lottery to help pay for the Olympic Games in Montreal. By the time the games started the lottery had netted an unexpected \$200 million. Today that country has a number of provincial and national lotteries. The Soviet Union introduced several national lotteries to help develop Soviet sports and to finance construction of facilities for the 1980 Olympic Games.

Bingo: A game of chance in which players buy cards having numbered squares corresponding to numbered balls drawn at random and won by covering five such squares in a row. Prizes won in a night time total two to three thousand dollars, and profits by the agency running the game can be as high as five thousand dollars.

Raffle: A lottery in which the prize is won by one of the numerous persons buying chances to win. It is a small-scale lottery.

Pools: Participants pay into a “pool” and expect (hope) to win in one of the following ways: Name the winning teams in three or more games; Guess the number of hits or runs for a team during the week; Guess the point spread in a game. etc.

Card games: Players put money in the ‘pot’ and then proceed to bet on their hand. Odds to build a winning hand vary according to the type of game. Recorded evidence of the existence of playing cards—usually in the form of ordinances prohibiting their use—does not appear in Europe until the 14th century. (The many varieties of Chinese and Indian cards are far older.)

Tarot cards were the first type to appear in the Western world. Neither the origin of the tarot deck, nor its original purpose, is known with certainty. The popular belief that the deck was devised for fortune-telling is denied by many scholars.

Designed in the Middle Ages, the tarot deck reflected medieval society, where kings ruled a world that was divided into four broad classes: the church, the military, merchants, and farmers. Thus, in addition to the cards of the major arcana—the symbolic picture cards for which the tarot deck is still famous—the deck included 56 cards divided into four suits: cups (the church); swords (the military); pentacles, or 5-pointed stars (merchants); and batons (farmers).

These first decks were made by hand, and only the wealthy could afford them. When the printing press was invented in the 15th century, cards were reproduced by means of hand-colored woodcuts and later, engravings. Their popularity spread rapidly across the continent. The old tarot cups soon became hearts, the swords became spades, the pentacles became diamonds, and the batons, clubs.

The French had the greatest influence on the creation of the modern deck. They eliminated the major arcana and combined the knight and page, reducing the size of the deck to 52 cards and simplifying the suit symbols to plain red hearts and diamonds, black spades and trefoils (clover leaves). The French also began to identify the court cards. The king of hearts was Charlemagne, for example; of diamonds, Julius Caesar; of spades, King David; and of clubs, Alexander the Great.

Card designs remained basically the same until the mid-19th century. Doubleheaded court cards, and indices—the small suit-number identification in the card corners—were both innovations of the 1800s. Card backs were usually plain until the 1850s, when the English artist Owen Jones designed a number of ornate backs. Complex back designs then began to be printed on most decks. The first joker appeared in 1865 in an American deck. Although early card makers often signed their products, the inventors of card games remain anonymous. From the 17th century on, innumerable books on “gaming” accompanied the card-playing fever that had developed with the increasing availability of cards. The first accurate compendiums of rules, however, were that of the English writer Edmond Hoyle, in his treatise on Whist (1742) and his later works on other games. His books were immensely popular, and the expression “according to Hoyle” still means to play by the rules.

Most card games can be classified according to their basic structure. Games of rank include the various tarot games, and the many games based on the old game of triomphe (triumph in England), a trump-card game that evolved into the German skat, as well as Whist, Euchre, ecarte, and bridge. These games are usually played with three or four players, each bidding for the opportunity to play out their hand by specifying the number of tricks (one trick being the cards played in the round) the hand may be able to take. Tricks are taken by the cards of highest rank. The trump suit outranks all other suits.

Games of combination can be divided into two types. The first are those which require combinations of sets (3 or 4 cards of a kind) or groups (3 or more cards in sequence). The second are those which require groups of cards that add up to a predetermined score. Poker and all rummy games fall into the first group. The second group includes cribbage and games such as casino and blackjack.

In some games, where both combination and rank are important, the object is to score combinations and also to win points by rank. Bezique, a 19th-century French game, was the forerunner of pinochle, several versions of which are widely played in the United States. The primary object of such games is to “meld”—to declare certain cards or combinations that are

each worth points—and then to take tricks using both cards of ranked value and trump cards.

In solitaires, games played by one person, all the cards in the deck must be brought into a predetermined order according to certain rules. There are at least 350 solitaire versions; some can be played with two or more players.

The most popular card games in gambling casinos are blackjack and its variants. These are also known as banking games, because the casino's dealer opposes all other players and controls the deal and the "bank." Blackjack (vingt-et-un) is the generic casino game. It requires players to ask for cards one at a time until they reach a total of 21 or a number as close as possible to but less than 21. Baccarat and chemin de fer are similar, except that only two or three cards are dealt, and the winning number is 9.

Another large category of card games are those played by children. Many involve simply collecting combinations ("Have you any threes?" "Go Fish"—whereupon the first player takes a card from the pile of undealt cards) or being quicker to slap or cover a card (slapjack, spit). Some children's games, however, are fairly complex (Concentration, Cuckoo, Frogs in the Pond). Special decks of cards designed to teach (for example, Authors, which features pictures of famous writers; or Geography, with maps of continents and countries) have also been popular. Dummett, Michael, *The Game of Tarot*. 1980 and Hoffman, Detlef, *The Playing Card: An Illustrated History*, 1972.

Dice games: Dice, the oldest gaming instruments known to humankind, are used in countless board games and are an integral tool in many gambling games. Craps is played with two dice; chuck-a-luck is played with three; and five dice are used in poker dice and liar dice. In such classic board games as backgammon and monopoly, pairs of dice are cast to determine a player's moves.

The modern game of craps developed from an old English game called hazard. First played in the United States early in the 19th century, it is enjoyed by many as a private, informal gambling game. Craps has also become the favorite casino gambling game in the United States. In informal craps play, any number of players form a ring around the playing surface. The first player (the shooter) to roll the dice places a bet that he or she will win; every other player may place bets that he or she will lose. The general rule regarding the first roll is that any one of five numbers settles the bets immediately; seven or eleven, and the shooter wins; two, three, or twelve, and the shooter loses. Any other number becomes the shooter's point; if it is rolled before a 7 appears, the shooter wins and continues to roll. If the shooter "sevens out," a new shooter takes over.

The casino game of craps is played on a felt-surfaced rectangular table on which a layout, or diagram, shows all possible bets and house odds on each layout. The table is surrounded by a wall, approximately 30 cm (12 in) high, and the dice must be thrown so as to hit the wall and bounce back.

Chuck-a-luck, another popular gambling house game, is played with three dice. In its simplest form the roller bets on a single number only. If the number shows up on one die, the roller collects the amount bet. If it appears twice, the payoff is double. If the number shows up on all three dice, the payoff is triple.

Poker dice calls for five dice (often bearing playing card denominations), and any number may play, each having a single turn. A player may roll the dice once, twice, or three times in an attempt to get the best possible poker hand. Of all dice games based on poker, liar dice most closely resembles the card game. Each player rolls five dice, concealing them from all opponents. In turn, the players then declare their hands, giving the spots on all five dice. A player

may declare any hand, no matter what the roll actually is, and the player to the left must either accept the statement or call the declarer a “liar.” If the accused’s hand is as good as or better than declared, the accuser must throw a unit of bet in the pot. If the statement is accepted as true, the player on the left becomes the roller. The game (and pot) is won when only one player has a unit of bet left. Frey, Skip, *Complete Book of Dice Games*, 1975.

Dog racing: Dog racing, using greyhounds, is a popular wagering sport in nine states of the United States and in 19 worldwide. The racing of carefully bred greyhounds is derived from the ancient sport of coursing—the pursuit of game with animals that track by sight rather than smell. Egyptians hunted this way as early as 5000 BC. Many instances in history suggest that greyhounds followed civilization across Europe and were used for sport, and that races, with dogs chasing live rabbits, became popular during the 16th century. The first formal rules for coursing were established in England in 1776. Those races, as well as the first ones in the United States in 1878, were held on straight courses. Under such rules the fastest, not the smartest, animals won. An American, Owen Patrick Smith of Hot Springs, South Dakota, is credited with establishing oval racing in 1907 at Salt Lake City. Smith was instrumental in forming (1920) the International Greyhound Racing Association. Florida became the U. S. capital of the sport after dog racing was introduced there in 1922. Today dogs that are fairly evenly matched compete against each other in chasing a mechanical rabbit, called a “lure,” attached to an electrical apparatus. U. S. races usually have 8 dogs competing, sometimes 9; races elsewhere run 6 animals, sometimes 8. The greyhounds reach speeds up to 65 km/h (40 mph), and bumping and colliding add to the excitement. State racing associations regulate the sport in the United States because of its association with gambling.

Horse racing: The competitive racing of horses is one of humankind’s most ancient sports, having its origins among the prehistoric nomadic tribesmen of Central Asia who first domesticated the horse about 4500 BC. For thousands of years, horse racing flourished as the sport of kings and the nobility. Modern racing, however, exists primarily because it is a major venue for legalized gambling.

Horse racing is the second most widely attended U. S. spectator sport, after baseball. In 1989, 56,194,565 people attended 8,004 days of racing, wagering \$9.14 billion. Horse racing is also a major professional sport in Canada, Great Britain, Ireland, Western Europe, Australia, New Zealand, South Africa, and South America.

By far the most popular form of the sport is the racing of mounted thoroughbred horses over flat courses at distances from three-quarters of a mile to two miles. Other major forms of horse racing are harness racing, steeplechase racing, and quarter horse racing.

History: Horseracing was a popular sport of Assyrian kings about 1500 BC, and a mounted horse race was one of the events at the 33rd Olympiad in ancient Greece, about 624 BC. There are also records of mounted horse races in ancient Rome, but interest in breeding of racehorses declined with Rome’s fall. The ancestors of the Thoroughbred racehorse were introduced into Europe when the Arabs conquered Spain in the 8th century AD. The swift, strong Arabian breed spread over the continent, and in 1110, King Henry I of England imported an Arabian stallion and mated it with slow but powerful English draft horses to produce a new breed.

In 1174, Smithfield Track, the first public racecourse, was constructed in London. The popularity of racing increased, and many of the English nobility bred and raced their mounts. James I helped establish the sport at Epsom Downs and Newmarket, and Charles II often visited the latter. In 1665 the first racetrack in North America was constructed on Long Island, N.Y., by

Richard Nicolls, the royal governor of New York. In later years many notable Americans bred and raced horses, including President Andrew Jackson, who owned a large stable of racehorses. After the American Revolution most races were run in three heats over a straight 4-mi (6.4-km) course. Following the Civil War races were oneheat, 4-mi events. Eventually, short English-style dash races over a 1.5-mi (2.4-km) oval track became standard.

Thoroughbred Racing: Most Thoroughbred racing is confined to 2 to 5 year-old horses. Races are run over flat, oval tracks at distances ranging from 5 to 12 furlongs; a furlong equals 1/8 mi (0.2 km). Most races are accompanied by organized betting. Originally, bets were between individuals. In 1714, Queen Anne of England devised the sweepstakes, or stakes method of racing for a cash prize, or purse. Horse owners pay an entry fee, the stake, which is pooled with the track purse, and prizes are paid from this fund.

Bookmaking is another form of betting, in which professional gamblers determine the odds on a horse's chance of winning and accept bets. Bookmakers—"bookies"—have frequented English racetracks for centuries and still flourish in many other countries, although their activities are illegal in most of the United States.

Many notable stakes races are run in a given year. The most famous of these races are those for three-year-olds which constitute racing's coveted Triple Crown—the Kentucky Derby at Churchill Downs, Louisville, Ky.; the Preakness at Pimlico Race Course, Baltimore, Md.; and the Belmont Stakes at Belmont Park, N.Y. Other famous races run annually for three-year-olds are the Flamingo Stakes and Florida Derby, both in Florida; the so-called midwestern triple crown—the American Derby (in Illinois), Illinois Derby, and Ohio Derby; the Santa Anita Derby, in California; and the Travers Stakes, held in Saratoga Springs, N.Y. The Acorn Stakes, Mother Goose Stakes, and Coaching Club American Oaks—all in New York State—are strictly for three-year-old fillies.

Although the Triple Crown races are given far more nationwide attention than any others, top-notch Thoroughbred competition is not confined to three-year-olds. The winner of the Horse of the Year award frequently is not a three-year-old, as these past winners indicate: Kelso (1960-64), Secretariat (1972-73), Forego (1974-76), and Seattle Slew (1977-78). Among the most prestigious races not limited to three-year-olds are: the Jockey Club Gold Cup, Marlboro Cup, and Woodward Stakes, all run at Belmont Park; the Hollywood Gold Cup, in California; the so-called handicap triple crown—the Brooklyn, Metropolitan, and Suburban handicaps, all run in New York State; and the Whitney Stakes, in Saratoga Springs. The annual Arlington Million—the first race ever run for a million-dollar purse—was begun at Arlington Park in Chicago in 1981.

Harness Racing: In harness racing, also popular in the United States, horses called trotters are hitched to light, two-wheeled carts called sulkies and race at either a trot or a pace. A trotter moves its left front leg and right hind leg forward simultaneously, whereas a pacer moves its left front and hind legs in unison. If a trotter or pacer breaks stride while racing and begins to gallop, it must be pulled up and made to go back into its gait.

The horses used for harness racing are Standardbreds, so-called because racing records are traditionally based on a standard distance of 1 mi (1.6 km). Most of their ancestry is Thoroughbred mixed with the blood of farm or work horses. Standardbreds are stronger than Thoroughbreds and more easily trained, and they are also somewhat smaller in size. Almost all Standardbreds are descended from a 19th-century Thoroughbred stallion named Hambletonian.

Pari-Mutuel Betting: In the United States, track and off-track betting is controlled by a pari-mutuel system. All money wagered on the horses is placed in a pool. The odds are

calculated so that if most of the bets are placed on a particular horse, it becomes the favorite.

The odds determine the payoff. If a horse wins at even-money odds, it will pay back \$1 for each \$1 wagered. At 15-to-1 odds the horse will pay back \$15 for each dollar bet. If a bettor thinks that a horse might finish second, he or she makes a bet for “place.” If the bettor thinks it will come in third, he or she makes a “show” bet.

Regulation and Organization: Horse racing in the United States is highly organized and commercialized. The sport is regulated by the (North American) Jockey Club (founded 1894) and the individual state racing commissions.

The Jockey Club was formed to promote horse racing and to ensure legitimate racing practices. Since 1896 it has maintained the American Stud Book, which contains the record of the lineage of each Thoroughbred racehorse. The race commissions oversee betting activity and tax racetrack revenues. These commissions have absorbed many of the Jockey Club’s original functions

In 1970, Willie Shoemaker (1931-) rode his 6,033rd winner, breaking Johnny Longden’s record. By 1985, Shoemaker had ridden in more than 37,000 races, with more than 8,400 first-place, 5,700 second-place, and 4,600 third-place finishes. (The Bettmann Archive) Jockey Steve Cauthen (1960-) rode mounts that earned \$6,151,750 in 1977, shattering the previous single-season record held by Angel Cordero, Jr. Cauthen’s most memorable achievement, however, came in 1978, when he rode Affirmed to victory in the Kentucky Derby, the Preakness, and the Belmont Stakes to capture horse racing’s coveted Triple Crown. The Bettmann Archive

III. Dealing with the Issue of Gambling

Once gambling was a crime, now it is promoted by the Attorney General. Once, police denied it existed; today, the States are hiring advertising agencies to promote it on billboards and newspaper inserts. Gambling is rapidly becoming one of America’s major industries.

Today in our country gambling in its many forms is very popular. Both legal and illegal gambling are flourishing. Christians are being more forcefully confronted with the question of their own involvement in gambling. The question is being asked, “Is all gambling a sin?” and “Is it ever right to gamble?”

More and more forms of gambling are being legalized and being sponsored by governments, charities, and even churches. People are being offered an ever-growing number of choices when it comes to gambling: card and dice games, various kinds of racing, all kinds of lotteries and raffles, Indian Casinos, personal wagers, and more.

Most Lutheran leaders today still insist—with Lutheran theologians of a few generations ago—that most, if not all, forms of gambling are sinful. Walter A. Maier said, “Playing for stakes, whether it be at Belmont Race track or at the Monte Carlo Casino, and whether the sum involved be a million lira, lottery prizes or an extra package of gum, is both un-Christian and un-American.” *Walther League Messenger*, Vol. 34, 10, p. 550. “Gambling is a voice that kills ambition, inspires crime, ruins souls, and stands in direct opposition to the ideals of Christian stewardship.” (*Walther League Messenger*, 36,8 p.388) “All lottery is criminal; but a public game of chance involving millions of dollars and sanctioned by public officials is particularly pernicious and destructive. Every form of gambling is unsound and detrimental because it is contrary to the plain code of Christian ethic.” (*Walther League Messenger*, 43,4 p. 136) “Let it never be said that a Lutheran Church in any way permits or condones even the most innocent form of gambling.” (*Walther League Messenger*, 53,9 p. 292)

Martin Luther writes:

The question is put whether gamblers are thieves and should be held to restore what they have won. That gamblers commit sins of greed and covetousness (at least those who play for gain) and, therefore, are thieves before God and lust after that which belongs to another, is very clear. For no one gambles with another in order to give him what is his (for he could do that without gambling), not in order to lose what is his, and not in order to seek that gain of the other man as though it were his own. This is why gambling is always contrary to love and is motivated by greed, because a man seeks, to the harm of another, what does not belong to him.

A publication of the Lutheran Church—Missouri Synod issued a statement on gambling in 1951.

How shall the Church react to this sad state of affairs in our national life? Certainly, the Church has no right to prescribe and dictate to government agencies what to do to curb and suppress crime and corruption. Nor may the church, even in this social crisis, neglect for a moment the glorious task for which it exists, the proclamation of God's free forgiveness in Christ. Nor may the Church substitute for the preaching of the Gospel the promotion of an earthly kingdom of law and justice. Nevertheless, the Church always has the right to express itself regarding moral conditions in the country. It has the right with prophetic voice to condemn vice and crime. It has the right and duty to warn its members against becoming embroiled in the ways of the world. As an example of what the Church can do by way of protest and condemnation of one form of public evil, we submit the following *Statement on Gambling* recently adopted by our New Orleans Pastoral Conference:

The term gambling ought not to be applied loosely to every instance of "taking a chance." The *gambling* to which this statement applies comprises four essentials:

There is a chance to win an attractive prize.

Only persons who lay out money are eligible to win the prize.

The number of possible winners is fixed and limited. The number of people who can *try* to win is unfixed and unlimited.

Here distinguish between *private* and *promoted* gambling. In the case of *private* gambling, the total amount invested in the attempt to win, becomes the prize of the winner. In the case of *promoted* gambling, the total amount invested in the attempt to win greatly exceeds the value of the prize itself. Thus somebody makes a profit.

Gambling is a sin against the Law of God, which says, "Thou shalt not covet," for the gambler is motivated, not by the God-pleasing desire to serve others, but rather by the overpowering desire to serve himself, to get the *most* for the *least*. It is the *greed* and *covetousness* of the sinful heart that makes gambling so *exciting* to the gambler and so *profitable* to the promoter.

We consider it a tragedy that gambling is so frequently promoted and practiced, without censure, on the ground that it is "for a good cause." We hold that the *goodness of a cause is never sufficient to justify the evil of the means* employed to attain it. This applies equally to:

Some officials and citizens of neighboring parishes (counties), who have tolerated gambling houses on the ground that they contribute toward keeping taxes low.

The City, approving gambling at the Fairgrounds Race Course, on the ground that it brings revenue to the City;

Civic groups, sponsoring festivals with gambling devices as a means of raising funds, protected by the cloak of “community service”;

Churches, which sponsor and encourage raffles, and which make free use of other gambling devices, protected by the double cloak of “good cause” and “freedom of religion.”

Far too high a price is paid when “good causes” are aided by gambling. For gambling destroys the individual, makes havoc of the home, and is a deadly blight on the community.

We consider it a deplorable tragedy that children are so frequently employed to encourage gambling by the sale of raffle tickets. These children are learning from an early age to take gambling for granted, to see nothing harmful in it. We encourage thinking citizens of New Orleans to oppose this evil. Make a donation if you will, but refuse to accept the ticket.

If *public opinion* does not unite in condemning gambling wherever it is promoted and practiced, *laws* designed to curb it can neither be fairly written or properly enforced. The real challenge and responsibility rests with all those in charge of training the youth—*parents, schools*, and above all, the *churches*. When these wholeheartedly unite in condemning gambling, *both by word and by example*, then and then only is there hope that in years to come we shall gradually be freed from this notorious blight on our community life. (*Concordia Theological Monthly*, Vol. 22, page 450-452)

However, today some Lutheran theologians believe that gambling falls into the area of “adiaphora” neither forbidden nor commanded in God’s Word. All of the papers that I have read by orthodox Lutherans on the subject of gambling set forth very clearly and ably the dangers, pitfalls and sins which are prevalent for those who would gamble. However, in some recent papers the general tone is that gambling may be looked upon as an activity in which each individual Christian must exercise enlightened judgment. John Brug writes:

“Since Scripture does not speak directly on gambling, I believe we must beware of blanket condemnations and sweeping generalizations. We must beware of making ourselves judges of the motives of the heart. Can we make the judgment, such and such always involves greed and hope of unearned gain. If you do it, you must be greedy. We also must beware of letting ourselves become judges or courts of appeal to whom people come for our ruling on every specific problem that arises. We must also beware of judging by a double standard so that we can be accused of inconsistency. For example, if we oppose all gambling on the grounds that it provides strong temptations to sin, we must oppose drinking on the same grounds. If we oppose all gambling on the grounds that it is poor stewardship, don’t we have to oppose all smoking and many forms of luxurious entertainment on the same grounds? I think the whole history of the church’s view of insurance warns us of the danger of making sweeping generalizations and judging motives, even on the basis of general Scriptural principles. (“Is All Gambling a Sin? Conference paper, Kenton, Ohio, 1974)

Joel Gerlach, also writing on gambling, says:

“Is gambling a sin? Not all students of the Bible agree on how to answer that question. We must always be careful not to make the Bible say more than it actually says. But if we change the question to read: is gambling good for society, the answer is unequivocally ‘no.’ Even secular sociologists are emphatic in condemning its corrupting influence.

That leaves us with an easier question to answer. Should Christians condone by indulgence an activity that corrupts society? If Christians are not all agreed that gambling involves irresponsible stewardship of what ultimately belongs to God, they ought at least to be agreed that gambling is a malignant influence on society. That should be reason enough for just saying no to the impulse to squander God-given resources.

When we decide as Christians what to do with what we sometimes call discretionary income, our Christian ethics ought to help us realize that lotteries and other forms of legalized gambling are not among the choices.

Augustine once observed that ‘the devil invented gambling.’ In view of the evidence, does anyone want to argue with that? Whoever called a pair of aces snake eyes may have been closer to the truth than he imagined. (*Northwestern Lutheran*, “Lottery Mania,” April 15, 1992)

Paul Kelm, in the “I Would Like to Know” column of the *Northwestern Lutheran*, gave this answer to the question, “I grew up believing that gambling was sinful. What does the Bible say on the subject?”

Outside of the lots cast by Roman soldiers at the foot of the cross, I don’t believe there are any direct references to gambling in Scripture. And that ‘coin flip’ for Jesus’ garments is recorded without prejudice. ...Christian stewardship is one dimension of a biblical perspective on gambling. ...Buying a lottery ticket, playing cards for money, or allocating an amount for a Las Vegas holiday may be considered part of one’s recreation budget. That whole budget should reflect responsible stewardship. If recreation attracts a bigger percentage of God’s resources than Christian giving, we may be saying something we’d rather not about the priorities in our life. ...The wealthy may be able to afford more for ‘recreational gambling,’ but Jesus reminds us; “From everyone who has been given much, much will be demanded” (Luke 12:48) ...So I’ll avoid labeling all gambling sinful. Scripture has not done so expressly. But an impure world playing on an impure human nature raises the stakes in gambling. Your soul may be on the table. A more positive approach to this and every subject is to examine how it serves to glorify God in our lives. “Whatever you do, do it all for the glory of God,” (I Cor. 10:31) Gambling has to pass that test in your life before it can even be considered. (*Northwestern Lutheran*, p. 86)

At a Wisconsin Synod Pastoral Conference a paper on gambling took this position, a position that the author of this paper at this Seminar would agree with.

When we ask the question whether participation in a lottery, though not necessarily soul destroying, must nevertheless be totally shunned by a Christian or forbidden to a Christian, the answer that should be expected from and should be given by a pastor or any other informed member of the Wisconsin Evangelical Lutheran Synod is *no*. His answer to the question would and should be, Yes, a Christian may participate in a lottery—sometimes. Under what conditions may a Christian do so? If the lottery is not illegal; if he can afford it; if his participation is not controlled and if he is reasonably sure his participation will not give offense to a weak brother. (C. Krug. “Can A Christian Participate in a Lottery?” Milwaukee, Metro-South conference)

At another Pastoral conference of the Wisconsin Synod, it was stated: “Now we come to the question, ‘Is it sinful for a child of God to gamble?’ Again we are face to face with a question that cannot be answered with a simple ‘yes’ or ‘no.’” (Jon Mahnke, Arizona-California District

Pastoral Conference)

However, M.E. Otterstatter, quoting from both of the above papers, writes:

I agree that there may be Christians who can without sin participate in some insignificant form of gambling, but in my judgment those would be the exception and so few in number that I would be very reluctant to speak of gambling as an activity in which Christians may exercise enlightened judgment. I would rather come down hard and forcefully upon gambling with the possibility of being misunderstood or even considered legalistic or puritanical than to speak about gambling in terms which might give a Christian brother or sister the opportunity to take license to participate in any form of gambling

When I consider all the points which I have attempted to set forth in this presentation, when I consider all the filth, greed, corruption and wickedness which surrounds gambling, and when I consider what God says in His Word, I return to the thought with which I began. I will speak out against gambling whenever I have opportunity because I am convinced that gambling cannot bring any benefit to the soul of human beings and to say the least is suspect as a form of recreation. This is the only way that I know to lead the people under our pastoral care through these trying times. Once open and legalized gambling has lost its novelty children of God will more readily recognize that gambling has many facets which are an affront to God and His Word. ("Gambling," Milwaukee, Metro-North Conference, Sept. 1975)

In 1988 the *Northwestern Lutheran* published a series of articles on gambling by Pastor Thomas Franzmann. In the final article Franzmann writes:

In the previous three articles in this series we have taken the position that to say 'gambling is sinful' is a blanket statement difficult to prove from Scripture in all situations. Yet there are cases in which we would be unfaithful to Scripture to say anything less. Sometimes gambling is sinful. Gambling is sinful when it is against the Fourth Commandment (against the law of the land); Gambling is sinful when it violates the Seventh Commandment (Christians to manage all personal resources in a responsible manner); Gambling is sinful when a Christian pins his hopes for prosperity on "Lady Luck" rather than on the provident hand of God. . . .

Another common argument used to justify gambling goes something like this: 'I am setting aside twenty dollars which I can afford to lose. What difference does it make if I lose it gambling or going out to dinner?' Let's assume the Christian who uses this argument is sincere. He has 'his ducks in order' in his personal stewardship life. He does in fact have some discretionary income to use on entertainment.

This writer would answer: It depends on *where* you are planning to spend your \$20. If you are going to play cards with close friends, with people who practice moderation in all things, where there is no compulsive gambler in the group, where there are no hungry little mouths being deprived and where the same \$20 will probably come back again the next time you play, we have no proof that the Lord would disapprove of your plans. . . .

Some gambling is sinful. Christians should not dishonor the name of the Savior by being part of it. Most other gambling has enough question marks hanging over it that a

Christian could well say: 'It certainly won't hurt me to steer clear of it. It may even be a great benefit to me or to someone else if I choose other things to do.' Decisions made in that spirit will receive the blessing of a loving Savior. (*Northwestern Lutheran*, April, 15, 1988, p. 147)

Various forms of gambling, like the lottery and Indian Casino gambling, have become legal in many states. It is the big "fad" in our country, and considered the thing to do. Many people have to ask themselves if this is a sin or not to participate in one of these forms of gambling. The basic fact is that it is becoming legal and people are attracted to the excitement.

I don't believe that one could consider buying a few lottery tickets or going to one of the Indian Casinos a sin if one enters with the attitude of "ready to lose." If you are ready to lose, one could hardly consider buying a lottery ticket a sin. Unless, of course, one enters the lottery with the attitude that they are going to win "no matter" at what cost to themselves and others.

Spending a few dollars for some lottery tickets, or a few dollars at an Indian Casino, is not wasting money if you budget that expense into your account. It is just some cheap excitement and entertainment, and you are not hurting anyone else or yourself.

It would be a sin if you cannot afford to buy the ticket because you are wasting and hurting yourself and your family. This is something each individual has to decide for himself. Because what is entertainment for one person may become a compulsion for another. Also, there is no Bible verse which explicitly forbids gambling. This is definitely a problem that every person will have to look at and decide if it is a sin for them.

Norman Geisler, in his book *Ethics* presents six possible alternatives in deciding ethics problems and reaching conclusions. We shall apply these six possible alternatives to the question of gambling.

Antinomianism: Gambling is neither right or wrong. There are no norms, laws therefore things are neither right or wrong

Generalism: Gambling is generally wrong. Gambling is generally, but not always wrong, may be a time when it will accomplish some good, like church gambling or bingo—there are no universal norms or laws.

Situationism: Gambling is sometimes wrong or right. It all depends on the situation, one may gamble if it is legal

Non-conflicting Absolutism: Gambling is always wrong. There are many non-conflicting universal norms. One should never gamble, always wrong and sinful.

Ideal Absolutism: Gambling is never right. There are many conflicting universal norms, gambling is never right, however, sometimes one may do the lesser of two evils.

Hierarchicalism: Gambling is sometimes right. Follow higher laws, gamble and win, give money to the church.

Gambling in and of itself cannot be called sinful. It is the abuse which makes it wrong. The Lutheran Church has never condemned things like drinking, smoking, card playing, and dancing as sinful in and of themselves. It is the abuse of them that is wrong. So also with gambling.

No direct Bible passage says, "gambling is sinful." The Bible does not speak directly to

the issue of gambling. But that does not mean the Bible has no guidance for us, for there are various facets to the issue.

Money

Haggai 2:8 ‘The silver is mine and the gold is mine,’ declares the Lord Almighty. (NIV)

1 Corinthians 10:31 So whether you eat or drink or whatever you do, do it all for the glory of God. (NIV)

Greed

Matthew 26:15 and asked, “What are you willing to give me if I hand him over to you?” So they counted out for him thirty silver coins. From then on Judas watched for an opportunity to hand him over. (NIV)

Acts 5:1-10 Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. ‘With his wife’s full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles’ feet. Then Peter said, “Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? ‘Didn’t it belong to you before it was sold? And after it was sold, wasn’t the money at your disposal? What made you think of doing such a thing? You have not lied to men but to God.” When Ananias heard this, he fell down and died. And great fear seized all who heard what had happened. Then the young men came forward, wrapped up his body, and carried him out and buried him. About three hours later his wife came in, not knowing what had happened. Peter asked her, “Tell me, is this the price you and Ananias got for the land?” “Yes,” she said, “that is the price.” Peter said to her, “How could you agree to test the Spirit of the Lord? Look! The feet of the men who buried your husband are at the door, and they will carry you out also.” At that moment she fell down at his feet and died. Then the young men came in and, finding her dead, carried her out and buried her beside her husband. (NIV)

1 Timothy 6:9 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. (NIV)

Brotherly Love

1 Corinthians 10:23-24 “Everything is permissible”—but not everything is beneficial. “Everything is permissible”—but not everything is constructive. Nobody should seek his own good, but the good of others. (NIV)

1 Corinthians 13:5 It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. (NIV)

Conclusion

This topic of gambling, “is it always wrong?” will continue to be debated and discussed. This one seminar will not, nor cannot, answer all the questions. Gambling and opportunities to

gamble will continue to present themselves at every turn of life—win some free gas, send in the coupons for an opportunity to win a free vacation to Vegas, guess “how far did it fly” in the home run contest during Cubs ballgames, and the lottery is now up to 50 million this week, etc. etc. etc.

This workshop, I hope, will inspire some thought and some consideration on the topic of gambling and on what to do with the money that the Lord has given to us to manage for a while.

In conclusion, I would like you to consider entering “*God’s Lotto*.” The Lord also offers to us a “*lottery*.” It is very much different from the one that the world offers. Here everyone may be a winner. The opportunity is given to double, triple, and even quadruple your investment. You enter this “*lotto*” by contributing to the work of the Gospel. The “rule” of the contest goes like this:

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, (in giving to the Lord) it will be measured to you.” Luke 6:38 (NIV)

IV. Questions For Discussion

Gambling and the Stock market, are they the same? Why or why not?

Stock Market is not a gamble as long as the investor receives equitable return, and there is no buying and selling on margin. Buying a lottery ticket, or other forms of gambling you lose your whole investment. In the stock market, whole investments are not often totally lost. Stock market is an investment. Buying a lottery ticket is not an investment, but a gamble.

Readers Digest contests and other contests, like sending in your name to a radio station for a drawing to be later called and asked to answer some questions, Is this gambling? Is this wrong?

Gambling is merely amusement.

People who use this argument must not be aware that public gambling provides the treasure chest of the underworld. Other types of entertainment, like movies, also provide money for the underworld.

Does money, alone, determine whether gambling is right or wrong?

What about gambling for match sticks, playing poker with chips

Is not all of life a gamble?

Not to the believing child of God who trusts to Gods shepherding care and to His providential government. Ps. 3:33, 46; Proverbs 16:9; James 4:13-15; Gen. 50:26; Romans 8:28.

Is not some gambling just an inexpensive, friendly game?

Friendliness is soon replaced by regrets and greed and even by anger. (This might also be true with other games, like football.)

Annotated Bibliography

Barrett, Arnold. "Gambling, Economics, and Morality," *Christianity Today*, (June 21, 1963) p. 38-39

This article presents the argument against gambling by relating economical factors; however, he also uses some of the basic theological arguments. He also uses some moral rationalization, which raises many good points. He contrasts "speculation" with "gambling" to show everyday risks are not gambling.

Braidfoot, Larry. *Gambling: A Deadly Game-Exposing It for What It Really Is*. Nashville, Broadman Press, (1986).

The author throughout the book argues against gambling using the logical foolishness of it. He comes at it completely from a "civil" perspective, to show that even non-Christians should be against gambling in any form.

Downes, Davies, David and Stone, *Gambling, Word and Leisure*, London: Routledge, (1976)

The authors present evidence drawn from various surveys. They explore how well previous sociological theories of gambling agree with their findings, particularly in connection with certain aspects of work and leisure.

Jones, J. Philip. Great Britain: David and Charles, (1973)

This book gives a complete history of gambling down through the ages of history, and tells about the various types of games of gambling.

Luther, Martin, *What Luther Says*, compiled by Ewald Plass. St. Louis, Missouri: Concordia (1959) p. 1343

The quotations from Luther show that nothing has really changed over the years. Gambling was as big a problem then, as it is now.

Otten, Herman (ed) *Christian News Encyclopedia*, Vol. II, IV, V

Contains many articles on the topic of gambling. All articles take the position that gambling is always wrong and sinful.

Petersen, William, *What You Should Know About Gambling*, New Canaan, Conn: Keats, (1974).

The author, editor of the magazine *Eternity*, explores the facts behind legal and illegal gambling and the personal tragedy of the gambler. He presents a Christian viewpoint on what our answers must be on the gambling issue.

Starkey, Lycurgus M. *Money Mania and Morals*, Nashville: Abingdon Press (1964).

This book discusses the churches and gambling. It deals with gambling motives and the question of legalization of gambling. It has some good points on stewardship.

Watson, Tom. *Don't Bet On It*. Ventura, Cal.: Regal Books, (1987)

Deals with questions like: "What does the Bible say about gambling?" and "Do lotteries really increase state revenue?" and "What does placing a bet say about your faith?"