

Sermon outline and notes prepared by:
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Exodus 20:15, 17 “What’s Wrong With Gambling?”

Introduction – The title of my message this morning is, “What’s Wrong with Gambling?” Evidently, even many religious people do not see much wrong with it. Pollsters tell us that eight out of ten Roman Catholics classify themselves as gamblers. That is not surprising when you consider that the Catholic Church raises money through bingo. Gambling participation among Jews is 77%. Presbyterians and Episcopalians tie at 74%, while 63% of Methodists admit to gambling tendencies. I thought surely it would be better with Baptists, and it is. 43% of Baptists surveyed say they gamble, while 33% of the members of non-denominational groups, including the traditionally conservative Bible churches, admit they do a little betting now and then. Now that figure sounds low when compared to the denominations, but it still means that one out of every three *conservative* Christians seem to have no scruples against gambling. Whether it’s betting at the race track, bingo at the church, pulling a lever, playing poker, or buying a lottery ticket, gambling has now become the national pastime. In fact, two-thirds of all Americans gamble.

In many cases, gambling seems so harmless. Furthermore, among those who condone gambling, they may say there is little difference between taking a gamble and taking a risk. They say, “Life is a gamble, business is a gamble, farming is a gamble.” But that is wrong. When you say life is a gamble, you *mean* that it involves risk. You take a risk every time you drive a car! There is a big difference between taking a risk and taking a gamble. There is nothing wrong with taking a risk for a good cause. In fact, serving Jesus is a risk. I think of over 1300 International Missionaries this morning that are serving Jesus in high-risk areas! They are like those described in Acts 15:26, “men who have risked their lives for the name of our Lord Jesus Christ.” We are not called to play it safe in every situation. In fact, in the parable of the talents, Jesus condemned the man who buried his treasure for playing it “safe.” You see, the difference between gambling and risk-taking is this: Gambling leaves everything to chance, while risk-taking should do everything to minimize risk. Furthermore, gambling is predicated on one fact. For every winner there *must* be a loser. But taking a risk in business or farming is predicated on the fact that everybody can be a winner. For example, when you invest in the stock market, you want business to win so you can win. The business makes money, you make money. But in gambling, for every winner there must be a loser. In the lottery, for every big winner there are millions of losers! In gambling nothing is produced. It is simply money that changes hands from one person to another person. But when I invest in stocks, bonds, mutual funds or business, my money goes to build factories, create goods, put paychecks in hands and food on tables. These things create new wealth to reward those who have invested. But in gambling nothing is produced, nothing is built. Money simply changes hands from one person to another.

Then there are those who try to justify their gambling by saying that in the Bible they cast lots. Well, to be sure, they did cast lots, as in Acts 1,¹ but it was a method of making a decision. It had nothing to do with money! It had everything to do with ministry. Proverbs 16:33, “The lot is cast into the lap, but its every decision is from the Lord.”

So even though many defend gambling, and say there is nothing wrong with it, I want to

¹ Acts 1:26, “And they cast their lots, and the lot fell on Matthias. And he was numbered with the eleven apostles.”

show you what *is* wrong with gambling. After all, now that both government and some churches sponsor gambling, and because it is so commonly practiced, it would be easy to believe that there is nothing wrong with gambling. But there is much that is wrong with gambling. Let's see first of all:

I. GAMBLING VIOLATES PRINCIPLES FROM GOD'S WORD

Now you may know that there is no specific law or rule in the Bible that condemns gambling. There is no verse that says, "Thou shalt not gamble." But there are many things that are wrong that are not specifically addressed in the Bible. Besides, the Bible is not primarily a book of laws and rules anyway. You can find loopholes in laws. But the Bible is a book of principles, and gambling violates several biblical principles. I came up with at least 5 biblical principles that are violated by gambling. The first is:

A. The Principle Of Honesty - At least two of the Ten Commandments relate to the subject of gambling. The 7th Commandment is:

1. You Shall Not Steal. The Bible says that anything that comes into our possession should come in one of two ways: either someone gives it to us, or we give something in return. That is, everything we have and own should be a gift, a purchase, or a wage.

When two men gamble, they are simply stealing by mutual consent. One will become a successful thief, getting what belongs to the other person without giving anything in return. The other will simply become an unsuccessful thief. He will lose without getting anything in return. Let me give you this illustration: Two men meet in an alley. One man has a deck of cards. He comes out with all of the money that the other man has. Now two other men meet in an alley. One man has a gun. He comes out with all of the money that the other man has. Now what is the difference in the two situations? Both men took something that belonged to the other man without giving anything in return. One took it by gambling, the other took it with a gun, but they both were thieves. Gambling is simply legalized thievery.

Then the 10th Commandment deals with the underlying cause of stealing. It says:

2. You Shall Not Covet – The root cause of stealing and gambling is covetousness. To covet is to desire for yourself what rightly belongs to someone else. What motivates a person to gamble? Well, plain and simple: Greed! 1 Timothy 6:9-10 says, "But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows." Does the phrase "those who desire to be rich" describe everyone who plays the mega-millions lottery? The Bible warns that such greed will cause you to fall into a snare, or cause you to drown in destruction.

When you get to the bottom of the matter, gambling is idolatry. Gambling is based on greed and covetousness, and Colossians 3:5 says that covetousness is idolatry. People who gamble are actually worshiping at the shrine of the goddess of lady luck. The gambler is guilty of having a wrong god and a wrong faith. His god is gold and his creed is greed. Remember, Jesus taught that where your treasure is, that is where your heart is! When you gamble, you develop a dependence upon the goddess of luck rather than the guidance of God. I don't want good luck, I want the blessings of God. Proverbs 10:22, "The blessing of the Lord makes one rich, and He adds no sorrow with it." You can't say that about those who become rich through gambling.

Secondly, gambling violates:

B. The Principle of Love - In Matthew 22:39 Jesus said that the 2nd greatest commandment is, "You shall love your neighbor as yourself." The principle of love says that gambling is wrong. You cannot "love your neighbor as yourself" when you're trying to take what belongs to him. As I've said, gambling is profit at the loss of somebody else. Along the same line, gambling violates the golden rule that you "do unto others as you would have them do unto you." It does to a man exactly what you would not want done to yourself. Here are two men who have just gambled everything they own on a certain wager. If either one of them lose the bet, everything they have is going to go down the tubes. Now would you want to lose everything? Absolutely not! But you will turn right around if you win and do to the other man exactly what you would not want done to yourself. Do you understand that you can only win at gambling if somebody else loses? Gambling is predicated on the fact that your pleasure and profit must come at the expense of someone else's suffering and pain. Somebody has to suffer in gambling. Is that love? No!

Gambling especially violates the principle of love in that it robs the poor. Just under 33% of the people who play the lottery, are at or below poverty level. That percentage far exceeds the percentage of people who are poor here in America. That means that many poor people gamble money they can't afford to lose. The leading lottery states are also leading welfare states. Listen to this statistic: The poorest citizens—those with household incomes less than \$10,000—were seven times more likely than middle class people to spend at least 5% of their income on lottery tickets. A third spent more than 20% of their incomes on the Lottery! You see, gambling, especially in the form of the lottery, is a modern-day Robinhood in reverse. It robs the poor to make a few people rich. We're being told that gambling is a ticket out of poverty. But the truth is, for many, it is a ticket into deeper poverty.

In Romans 14 Paul argues that we should not use our liberty to cause someone else to stumble, and he based it on the principle of love for one's neighbor (Romans 14:15). Love says, "I cannot do anything that would cause my fellow man to stumble and be hurt." How can you demand the freedom to gamble when you should know that many are going to suffer loss as a result? In gambling I cannot have pleasure unless another person suffers. Gambling violates the law of love because as we have seen, it leads to the deprivation of the poor. Those who are financially least able to afford gambling are the most tempted to gamble. Money that is raised by taxation through gambling is one of the most regressive and repressive economic injustices we bring upon the poor. It is a form of taxing the weaknesses of our fellow man and profiteering in human misery. Along the same lines, Jesus said in Matt. 18:6-7, "But whoever causes one of these little ones who believe in Me to sin, it would be better for him if a millstone were hung around his neck, and he were drowned in the depth of the sea. Woe to the world because of offenses! For offenses must come, but woe to that man by whom the offense comes!" It is one thing to gamble. It is far more serious to do anything that would tempt someone else to gamble. No Christian business owner should participate in selling lottery tickets, or promote any other form of gambling.

C. The Principle of Work - Gambling weakens and goes against the biblical work ethic! Don Wildmon recently wrote, "No longer do we have to teach our children to study and work hard. Now we teach them they can get something for nothing. We spend millions encouraging people to join the fun and excitement. Just look at the big sums that people are winning. They will never have to work again! It is called gambling."² But this goes against the biblical work ethic, which is very clear in the Word of God. II Thess. 3:10 says, "For even when we were with you, we commanded

² *AFA Journal*, June 2003 (C-641).

you this: If anyone will not work, neither shall he eat.” Now, he's not talking about those who *cannot* work! He's talking about those who *will not* work! Such people are often too lazy to work. If money grew on trees, some people are so lazy they wouldn't shake a limb to get it! It's like that business owner, when asked how many people he had working for him, he said, “About half of them.” Again, Paul said in Eph. 4:28, “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.” This principle says you do not steal. Instead, you should work so that you can have an abundance of things that you may share with those who do have a need. Gambling is the direct opposite of that. You hope to take from others, many of whom have needs, in order to increase your own prosperity, all without working for it. Likewise, don't gamble for the money you need. Work for the money you need. I agree with Charles Wesley who said, “Make all you can. Save all you can. Give all you can.” Then Proverbs 13:11 says, “Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase.” When the government promotes gambling, it is giving approval to the principle of pursuing wealth without work. Gambling tears down one of the great principles of free enterprise in the American system, making money the old-fashioned way, “you earn it.” To put it another way, what's more important to God: how much money you make, or how you make your money? The more people are led to believe in the importance of luck, chance, and fate, the less they will believe in the virtues of work, industriousness, thrift, diligence, and saving. It is not coincidental that at the same time that lotteries are booming, the nation's productivity, competitiveness, savings rate, and academic performance are going down the tubes. Virgil Peterson, Crime Director of Chicago said, “Gambling produces no wealth, it merely redistributes it from the hands of the many to the hands of the few.” God's rule is simple: a good day's wage for a good day's work, and a good day's work for a good day's wage.

D. The Principle of Stewardship - You see, the Bible says we own nothing. Instead, we are stewards of everything. Your money is not your own. It belongs to God. 1 Cor. 6:19-20 says, “Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price....” Therefore, gambling is not only an attempt to steal something from others, it is mismanagement of what belongs to God. *Psychology Today* noted Americans wagered \$177 billion back in 1984 on gambling, 15 times what they gave to churches and twice as much as they spent on college education (C-29). For most people who gamble, you are going to lose far more than you are going to win. That is a poor investment, and poor stewardship.

Instead of pursuing wealth & our physical necessities through gambling, this is what we should do. Matthew 6:33 says, “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” Phil. 4:19 says, “And my God shall supply all your need according to His riches in glory by Christ Jesus.” God never intended for man's finances to be based on luck. He intended for his finances to be controlled by the Lord. Don't put confidence in your money, put your trust in God, and His provision.

E. The Principle of Maintaining Freedom - 1 Cor. 6:12 says, “... All things are lawful for me, but I will not be brought under the power of any.” Galatians 5:1 says, “Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage.” Our enemy, the devil, is the master of deceit! He specializes in tricking us into bondage! And I don't know of any worst type of bondage than addiction! Peter warns in 2 Peter 2:19, “While they promise them liberty, they themselves are slaves of corruption; for by whom a person is

overcome, by him also he is brought into bondage.” Romans 6:16 says, “Do you not know that to whom you present yourselves slaves to obey, you are that one's slaves whom you obey, whether of sin to death, or of obedience to righteousness.” Never forget that you determine by your choices who will be your master! Did you know that one out of ten who play the lottery, will become compulsive gamblers? In our country, there are 11 million compulsive gamblers, people who are uncontrollably hooked on gambling. Bill Bennett admitted some months ago that he is a compulsive gambler, having lost millions. Jesus warned in Matt. 6:24, “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon (riches).” And let me say to those who are buying lottery tickets and betting on games: nobody who begins to gamble plans on becoming addicted. And according to the recent National Gambling Impact Study Commission, the compulsive gambler usually starts between the ages of 10 and 14 years old. Moms and Dads, don't encourage your children to gamble, or set a bad example! I think these parents that sponsor gambling for fun for the after prom event are setting a bad example for our youth. [Make a challenge to young people never to start gambling].

So gambling violates many principles of God's Word. Next, I want to conclude my message by point out what else is wrong with gambling:

II. GAMBLING CREATES MANY PROBLEMS

We all hear the positive side of gambling. They tell us how state-sponsored gambling will help the schools. Organizations that raise money through gambling point to the good work they do. But we are rarely told the negative side, so I want to conclude my message by pointing out the many problems created by gambling. First of all:

A. Gambling Is Morally Destructive - Gambling is simply another cancer that is eating away at the moral foundation of this nation. George Washington, the father of our country, said, “Gambling is the child of avarice, the brother of iniquity, and the father of mischief” (C-697). So there are several moral problems with gambling. First of all,

1. It Rots the Community. Paul Oakes, an outspoken critic of lotteries, said, “The chief source of funds in organized crime has always been gambling. Drugs aren't even close to gambling. Gambling is more important to the NFL than television.” The fact is, that no vice, no crime, no sin, contributes more to the growth of other vices and other crimes than gambling. Charles Morton, a Washington attorney and former Chairman of the Commission on the review of the national policy toward gambling, said, “Gambling contributes more than any other single enterprise to police corruption and organized crime.” According to the FBI, the per capita crime rate is twice as high in states that have legalized gambling, as those states that do not have it. Nevada, considered the gambling capital of the nation, has a suicide rate triple the national average.

Then someone argues, “But if you do not have legalized gambling, you're going to have all kinds of illegal gambling, so you may as well legalize gambling, tax it, and eliminate illegal gambling.” Well, the organized crime section of the Department of Justice has found that “the rate of illegal gambling in those states which have some legalized form of gambling, was three times as high as those states where there was not a legalized form of gambling.” You remember the TV commentator, Jimmy the Greek. He said, “I am not a gambler. I use to be, but I gave it up years ago. I'm not a bookmaker either. I don't make bets, and I don't take them. Wherever I go, I speak against gambling. Wherever you initiate gambling in a community, it inevitably ruins it.”

2. It Ruins the Family. Proverbs 15:27, "He who is greedy for gain troubles his own house...." Gambling is a destroyer that ruins lives and wrecks families! The individual who is a compulsive gambler suffers, but not nearly as much as his family. They are the real victims. There is an organization for compulsive gamblers, called "Gamblers Anonymous." Many families are adversely affected by gambling.

Greed always destroys and ruins families. I heard about a man who called his wife on the telephone all excited. He said, "I won! I won the Lottery! Pack your clothes!" The wife said, "Great! Should I pack my summer or winter clothes?" He said, "Pack all of them, I want you out of the house by six o'clock!" And let me say that one common denominator in many divorces is related to finances! You would think that today as couples are married, they have in their vows, "until debt do we part." Gambling only makes the problem of debt worse.

I hope the politicians of this state can go to sleep at night knowing that there are little children who will go to sleep hungry. The reason why they are hungry is because their daddy bet their food money on the Lottery. When I just think about one little child going hungry because of some fool chasing a dream that will never come true, it just makes me upset!

B. It Is Monetarily Deceptive - One of the big arguments for the Lottery is all of the revenue that it will bring in for education and other things. Well, H. Roy Kaplin of the Florida Institute of Technology, spent sixteen years studying the lotteries, and he said, "A lottery is an inefficient and ineffective source of revenue. It raises up to 3% of a state's source of revenue, but a more predictable source of income would be a one-half percent increase in the sales tax." But even with the revenue, don't forget the cost of gambling. Herbert Jenkins, former president of the International Association of Police Chiefs, said, "For every dollar received in gambling taxes, government spends ten dollars fighting problems directly related to legalized gambling--prostitution, embezzlement, bad checks, and police corruption. Racketeers and mobsters swarm to gambling communities and bring with them other sordid businesses." Furthermore, every dollar spent on the lottery is one less dollar that is spent in business. Tax revenue is large dependent upon a healthy economy. Gambling hurts the economy. Furthermore, looking at the Lottery, the government on average spends five cents to collect a tax dollar, but it has to spend sixty cents to secure a lottery dollar. Lotteries are not only ineffective, they are inefficient.

But then there's always the idiot who says, "At least give me the chance to win all that money." Well just what are those chances? The chances of seeing a no-hitter are one in 1,347. The chances of finding a pearl in an oyster--one in 10,000. The chances of having quadruplets--one in 705,000. The chances of being struck by lightning--one in 1,900,000. And the chances of winning one of those big Lottery prizes can be over one in 10 million! To be blunt, gambling is not only deceptive, it is just plain stupid. Proverbs 23:5 says, "Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven." Even if you win the lottery, most people spend it and lose it in a relatively short time.

Conclusion: Now let me say to you that are struggling with gambling: There is somebody who knows your weakness and accepts you like you are, and His name is Jesus Christ! 2 Corinthians 5:17 says, "Therefore, if anyone is in Christ, he is a new creation; old things have passed away; behold, all things have become new." Jesus said in John 8:32, "And you shall know the truth, and the truth shall make you free." Get into the Word of God, and trust God to help you overcome that gambling habit. And to you that gambling isn't a struggle: don't gamble, ever! That is the best way to avoid becoming a gambling addict. I especially want our children and young people to make a

commitment this morning never to gamble. You can never become hooked on gambling if you never start. Gambling is not a ticket to happiness. True joy is found only through a relationship with God through Jesus Christ, and by a daily walk with Him.

Sources: Dr. Stan Coffey (notes from his sermon entitled, *God's Word, Gambling and the Texas Lottery*); Dr. Ernest L. Easley (notes from his sermon entitled, *Gambling Fever* dated August 27, 2000); James Merritt (notes from his sermon entitled, *What's Wrong With The Lottery?*; Don Wildmon, *AFA Journal*, June 2003; Larry Pierce, *Online Bible* [CD-ROM] (Ontario: Timnathserah Inc., 1996). Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

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