



WHAT'S WRONG WITH GAMBLING?

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Greetings and welcome to Let the Bible Speak. Thanks for joining us to study the word of God. Gambling has been around since bible times but like several other things, it is coming out of the bars, taverns, and other places of ill-repute and becoming a main street attraction in more places. Most states today have some form of lottery, and many permit some level of gaming. Is gambling morally wrong? As the name of our program suggests, Christians are interested in letting the Bible Speak about the issues that confront us and this one should be no different. A person may say that we'll have a hard time letting the bible speak about this subject because we don't read any explicit commandment or prohibition concerning gambling. But as we will see, the bible DOES indeed have some things to say about it and Christians need to seriously consider the bible's teaching before taking part in it.

A good place to begin is Paul's words to the younger evangelist, Timothy. He wrote in 1 Timothy 6:6-10, ***"But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows."***

Many problems in our world revolve around the love of money and the problems that stem from gambling are no different. We'll look to the scriptures as we ask the question today: "What's Wrong With Gambling?" after a song from the congregation.

What is gambling? Is it morally wrong? Can we prove from the bible that it is a sin? One might ask: "How could it possibly be wrong to bet a small sum on a horse race but all right to lose a thousand dollars in the stock market?" Can we justify gambling on the basis that the revenue it generates goes for good causes such as education? There are all questions that arise when the subject of gambling is discussed.

Gambling is a problem of great proportions today. World gambling statistics show that around 26 percent of people gamble. According to casino.com, in 2014, Americans gambled per capita more than \$505 per person. And it has only increased since then as the casino and online app gaming industry set a record in 2021 for revenue, raking in 53-billion dollars. That money is made from people who lose their bets. When you take in all types of gambling the world over, the industry is worth nearly half-a-trillion dollars. That means that millions of people are literally paying the price. They are also paying figuratively. As many as 10-million Americans are compulsive gamblers or have a gambling addiction. When you take in fantasy sports betting, online gaming, and so forth, at least 75 percent of high school students have gambled. Nearly every state has some form of legalized gaming now and many states are further loosening restrictions on casinos or establishing lotteries until no longer is gaming something reserved for a few cities like Las Vegas.

Well, like many other things, the growing number of people indulging and laying aside any moral or spiritual convictions about gambling makes the practice seem more and more respectable and acceptable. While we have no control over what unbelievers do, Christians are to have their lives governed by the Word of God – the New Testament. No, there is no passage that I'm aware of that explicitly says, "gambling is a sin." But we must ask the question in all sincerity: does the bible set forth principles that would forbid the Christian from gambling their money? I strongly believe it does.

What is gambling and what could be wrong with it? Well, the Merriam-Webster dictionary defines it as "the practice or activity of betting; the practice of risking money or other stakes in a game or bet." The World Book encyclopedia defined it as "the betting on the outcome of a future event. Gamblers usually bet money or something else of value as a stake on the outcome they predict. When the outcome is settled, the winner collects the loser's stakes." From those and other similar definitions, there are three elements involved in gambling: 1) There is an uncertain event that is arbitrarily predicted. 2) There is a bet or wager that is deliberately chanced. 3) There is a winner and loser. The winner gains at the expense of the loser. That is essentially what makes up gambling.

Gambling is not the same thing as taking a risk. Life has risks at every turn. We have no way of knowing the future. Merely getting in your car and driving somewhere has some risk. No one lives on this earth without making daily decisions that involve risk. That's not what gambling is about. That's not what calls gambling into question. Buying stock in a company usually involves some risk. When you buy stock, you are investing in a business venture. If the business succeeds, you reap dividends. If that business fails because it is poorly run or

because of a crash in the economy, you lose your investment. You invest by buying a home. Generally home values increase, but you always take the risk that the housing market could crash and leave you upside down and at a loss. That's not gambling. That's just investing in something and owning some interest in that thing and its success. Buying insurance is not gambling. When you insure a possession, you are purchasing financial protection. The buyer and the insurance company both have their interests served by the purchase. Winning a prize, such as a sweepstakes is not gambling. There is no bet or wager involved when you merely register to win something that is being offered to those who register.

I might also point out that gambling is not defined by the degree or size of what is at stake. It's a matter of the action that is taken and what is taking place in the heart that leads a person to get involved. There is no monetary threshold that when crossed suddenly makes something gambling. Whether it's a dollar or a thousand, it's the act involved, not the amount. So, gambling takes on many forms and can involve small things or large sums of money. The question is not "how much", it is "does it comply with the principles set forth in the word of God concerning Christian conduct, especially where it concerns money?".

Some argue that if the bible doesn't name a thing and explicitly condemn it such as in the Ten Commandments given to Moses, that it much be permitted. That's a dangerous way to read and interpret scripture. The New Testament doesn't govern the life of a Christian in that fashion though. The Lord and His apostles taught the principles by which His people are to live their lives and everything we do must be in harmony with those principles. If something violates one or more of those principles, then it is sinful, whether the bible explicitly names the thing. The bible, for example, doesn't give us a list of modest clothes to wear, rather it gives principles and guidelines for modesty that we should apply to whatever garment we may start to wear. Sometimes a specific practice is named and condemned, but not always. We are always to make sure that what we say and do is in harmony with the principles that Christ calls us to live by.

I believe there at least five principles that should raise the red flag for anyone wanting to live a life pleasing to God.

First, gambling violates the bible's teaching against covetousness. Covetousness is the desire to have what belongs to someone else and therefore opens the door to other sins as well. If gambling is not the desire to "win" or obtain what belongs to someone else, then what is it? Where does the payout come from when one wins a bet? It comes from those who lost. Casinos are not charitable organizations who are just graciously drolling out money to people who win a game! The owner of a casino is not giving you money that he simply wants to donate to others. He's taking from others to give to you. If you win the lottery, the state isn't reaching into its coffers and giving you money, they're taking from the revenues of those who bought tickets in hopes of winning, just like you, but who, to their disappointment, lost!

The bible has a lot to say about money and the possessions of others and one of the sins the bible (Old and New Testaments) most explicitly condemns is 'covetousness.' The Christian is not

to go through life seeking to profit off of others' losses and get for himself what belongs to someone else. He or she is to live a life of contentment with God allows us to honestly earn. Paul, in Colossians 3:5 said that covetousness is a form of idolatry. The same apostle told Timothy to warn those who desire to be rich, "For the love of money is the root of all evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows." (1 Timothy 6:10)

Related to that and principle number 2, gambling violates the legitimate means of transfer of money or property. There are three legitimate ways of obtaining money or property that are upheld in the word of God. 1) There is labor where money is earned by a person working for it. The bible teaches that this is to be our primary means of obtaining money. A Christian is wrong who refuses to work and rather dreams and schemes of getting rich, especially off the backs of others. 2) There is an exchange where a commodity is exchanged for something of value. That could be money or goods. 3) It is right to accept gifts from another. A gift is something of value that is given without the expectation of anything in return. That might be an inheritance, or it may be a prize. Gambling does not involve the giving or receiving of a gift. It is not an exchange of labor for something thus earned. Nor is gambling an exchange of one thing for another. So, gambling is not a legitimate way of transferring money or property. And then, number 3, there is the principle of love and the golden rule. Jesus said, "do unto others as you would have them do unto you." He said that we to love our neighbor as ourselves. Can we honestly say that we are practicing those principles while we are striving to take all at the loser's expense? Now, you may say, yes, but they are consenting to losing by participating in the bet. Yes, but that doesn't make it right. Gambling is coveting and stealing by consent just as dueling is murder by consent. In gambling, one beats another out of what he does not want to give. They may have agreed to forfeit it when they got involved in the game or bet but that doesn't mean they WANTED to give it. They wanted to take YOUR money. If not, what's the purpose of gambling. And a person may say, well it's fun to play the game. Maybe so, but you can play a game without betting and taking what someone else hoped and tried to keep for themselves.

Number 4, gambling violates the biblical principle of stewardship. We are obligated to be good stewards of the blessings God gives us. The fact is, nothing really belongs to you or me. It all belongs to God. He owns the cattle on a thousand hills, as the Psalmist pointed out long ago. He is the giver of every good and perfect gift, said James in James 1:17. Anything in our possession is on loan from God whether it be our money, our talents, our opportunities, even our bodies! We like to act as though we have complete autonomy over these things and that they are ours to do with as we please but that's simply not the case. You don't have anything from the body your spirit dwells in, to the roof you live under, to the clothes on your back, to the food you eat and the water you drink, that God by His grace didn't give you! We are stewards of these things, and the bible warns that one day we will give an accounting to the owner. Paul said, "Moreover it is required in stewards that one be found faithful." (1 Corinthians 4:2) We are to be diligent with what belongs to our Master.

Now, when you gamble, you're usually just throwing money away. That's a statistical fact! Every single game that you play at a casino or online has a statistical likelihood that you will lose

your money. Remember, those billions of dollars made by the gambling industry every year are made up by the losses of the millions who gamble. There is always a house edge or else those gambling establishments wouldn't be in business. And friend, the lottery is no better. In an article by Live Science, Michael Shackleford, a gambling math expert, explained that so far as odds are concerned, the worst game you can play is the lottery. He claimed that you have better odds playing Roulette. The odds of a jackpot win are dismal! It has been estimated that the odds of picking the right numbers in a typical state lottery are one in 12 to 14 million. There is not an honest banker or financial advisor in the whole world who would recommend an investment like that. You may say, well, people frivolously spend and throw money away every day. Yes, but that's not right either. The Christian is to be wise with how we use and invest our finances because we are accountable stewards of the blessings God allowed them to have. I don't believe that legitimately investing in the stock market is gambling, but if a person does no due diligence and no research into the worthiness of the company or fund they are investing in, they are foolish and being a poor steward of money and nothing displays poorer stewardship than gambling.

And then number 5 and finally, gambling is addictive. As many as 10-million Americans live with a gambling addiction. You must know that gambling carries a high risk, because particularly in states with casino gambling, you'll see television advertisements and billboards along the highways advertising a number for people to call for help who become addicted. Gambling addictions have done nearly as much harm to marriages, homes, children, and futures as alcohol and drugs. According to Gamblers Anonymous, 80 to 90 percent of individuals who attend admit that they have engaged in illegal acts to get money for gambling. The necessity of such organizations as Gamblers Anonymous shows the enslaving and destructive nature of gambling. Several years ago, the Council on Compulsive Gambling said that of the tens of thousands of calls to their hotline, more than half were adults addicted to playing the lottery.

I recently saw an article about a woman arrested and fired from her job for stealing tens of thousands of dollars from her employer to buy scratch off lottery tickets. I read another article about a young man named Matt who blew through more than a half-million dollars in ten years. His grandfather took him to the horseraces when he was 15-years old, and he placed a bet and won. It created and fed a growing monster that nearly destroyed his life. Almost 100,000 of that money was from his grandmother's inheritance and 200,000 from his father's savings. He kept digging the hole deeper and deeper. After ten-years, he finally could see no other way out and tried to take his own life. He was unsuccessful and he finally got the help he needed and hasn't placed a bet since 2018. Now friend, according to the law of God, gambling is not lawful to begin with. But Paul, speaking of things that within themselves WERE NOT wrong went so far as to say in 1 Corinthians 6:12, "All things are lawful for me, but all things are not helpful. All things are lawful for me, but I will not be brought under the power of any." Besides all the other principles that condemn gambling, this one alone should raise a red flag and warn the Christian away from it.

Friend, there are better ways to spend and invest your money. There are much better ways to honestly make a living or gain wealth. There are exponentially better investments for the

money God allowed you to come by. And if you're a Christian, I can assure you that there are better ways to spend your money that will bring glory to God and enlarge the kingdom of His Son. "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. [10] 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." (1 Timothy 6:9-10)

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