GAMBLING AND THE THE LOTTERY

Steve had no reason to believe that Kate, his wife of sixteen years, was anything other than a devoted wife and mother of two: a boy and a girl, ages nine and eleven. Life for this family in Colleyville, Illinois, seemed pretty normal.

Kate did all the right things. She tatted lace, knitted scarves, and collected pig figurines. She was a volunteer at their local church. Maybe, just maybe, if it hadn't been for that one little excursion. . . .

Steve and Kate had decided to visit a casino to celebrate her fortieth birthday. They agreed ahead of time to control their gambling; they would spend no more than forty dollars. It was a nice birthday outing.

But something happened to Kate that night. Somehow, gambling caught her in its grip, even after just one experience. Unknown to Steve, Kate returned to gambling in a big way. She stopped paying the house mortgage. She pawned her wedding rings, then his rings. She lost time and again, but she kept going back until she had quietly bankrupted the family.

Finally, Kate was notified by a process server and officials from the sheriff's office that the bank was foreclosing on their home. The family would have to move.

That morning, she drove her children to school. Back at home, she took a pistol from the basement desk drawer. She wrote a note, addressed "to whom it may concern." She drove to a nearby parking lot, crawled into the backseat of her car, and shot herself in the head. The shame and embarrassment were too much for her

Obviously, Steve said, she could not face him or their minister or anybody else about it. Later, he found a paper trail that read like a diary of Kate's hidden life aboard the gambling boats along the Mississippi River.

A spokesman for the casinos Kate frequented could only say that the company had posted signs in the casinos advertising Gamblers Anonymous. He said it would be impossible to keep track of every gambler, and that casinos let people know the risks when they come in.

Al's problem wasn't nearly as severe. He limited himself to a two-dollar daily bet on the horses at his local racetrack. The problem was, during several months of this period, Al was unemployed and his family had little to spare. As he said later, it may have been only two dollars a day, but it was money he didn't have to gamble with. He just couldn't resist.

Gambling is a complex and difficult subject to discuss because it has so many different levels and nuances and perceptions attached to it. But we'd better find out what God has to say about it because lives are at stake.

In a very generic sense, gambling is simply taking a risk. We do that in a lot of different ways. When you get up and go to church, you take a risk that you will not get there safely. When I go to amusement parks, I love to play the arcade games and try to win a bear. So I take a risk.

Investments in the stock market are a risk. You are gambling that your investments will go up and not down. You take a risk when you play the market.

This issue has become more complex since the advent of casinos, lotteries, and riverboat gambling. The question I get most often is, "Is it OK for Christians to play the lottery?" A related question I get as a pastor is, "Will the church accept an offering from the lottery money if I win?"

When I was growing up, things were a lot simpler. You gambled in one of a couple of ways. One of the things I did back in the "hood" in Baltimore was pitch pennies against the wall with the guys. The one closest to the wall won all the pennies. And then there was dice-rolling.

Some people considered games like Monopoly to be gambling. In fact, the church in which I grew up included people who would not allow any board games if dice were involved because that was viewed as gambling.

Maybe you picked up this booklet looking for a simple, all-inclusive answer, such as: Don't gamble, ever, in any form. But the question can't be answered that easily, because there's a lot involved. You see, from God's standpoint, all gambling isn't equal. Now that may sound surprising to you, but I will show you what I mean as we go along.

So rather than simply arguing whether to gamble or not to gamble, we need to understand the different types of gambling and find out what is acceptable to God and what is not. Many people don't know the difference.

SOME OPENING OBSERVATIONS

In this booklet we will look at ten crucial questions about gambling. I want to give you biblical guidance on the issue, but again the answers aren't always blackand-white. Now that does *not* mean God's Word is unclear on the basic issues. Not at all.

But once you have the biblical data, you must answer many of these questions for yourself. What I want to do is give you a biblical perspective so you can have a clear heart and conscience before God on these questions.

This is a serious issue, because more than one hundred million Americans gamble on some level. Three hundred billion dollars a year are spent on gambling. Whether it is playing cards in a friend's home, voting on a casino, or buying a lottery ticket at the corner market, gambling touches all of us at some point.

Let me make a couple preliminary observations before we go to the ten questions. Observation number one: *God is not against wealth per se.* Deuteronomy 8:18 says that it is God who gives the ability to become wealthy. In 1 Chronicles 29:12–14, David praised God because "riches and honor" come from Him.

Of course, God is extremely interested in how you acquire your wealth and how you handle it (1 Timothy 6:17). But God does not condemn the legitimate acquisition of wealth. To be poor is not necessarily to be more spiritual. God has no problem with you doing better this year than you did last year.

Observation number two: God encourages risk-taking, or to use a more comfortable term, investing. In Matthew 25:14–30, Jesus tells the story of a man who left his money with three of his servants to take out and invest. If you know the story, you know that the master commended the first two servants, who had invested wisely and doubled his money. But think of the risks they must have taken to get that kind of return.

The third servant buried his money. No risk there. He played it absolutely safe, yet the master condemned him, saying, "How dare you take what does not belong to you and not make more with it? The least you should have done was put it in the bank and make me some interest."

Did you know there are many Christians who are not taking legitimate risks? They have never taken the time, talents, and treasure God has given them and maximized these gifts because they are too scared of the risks involved in going all out for Christ. The church needs more legitimate risk-takers.

So God has no problem with wealth and He has no problem with risk-taking per se. Now, let's look at our ten questions and evaluate legitimate gambling versus illegitimate gambling.

THE QUESTION OF GREED

The first question we need to ask is, Is your risk-taking motivated by greed? Answering this one will go a long way to putting the issue of gambling in proper perspective.

One Sunday a man came to church looking very sad and despondent. The pastor noticed him and asked, "Why are you so sad?"

"Well, two weeks ago my uncle died and left me \$75,000. Then a week ago my aunt died and left me \$50,000."

The pastor said, "Wait a minute. Two weeks ago your uncle died and left you \$75,000. Last week your aunt died and left you \$50,000. Why are you so sad?"

The man answered, "Because nobody died this week."

Greed is a consistent desire to have more or demand the best without regard to need. The greedy person sees money as an end in itself. The greedy person always says, "I want more."

The opposite of greed is contentment. First Timothy 6:5b-10 is one of the best statements on greed and contentment in the Bible. Notice verse 6: "Godliness

actually is a means of great gain, when accompanied by contentment." Then Paul goes on to explain that when we leave this place, our wallets stay here.

Therefore, a consuming desire to get rich can only lead to "temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction" (v. 9). Then we read the verse that is so often misunderstood: "For the love of money is a root of all sorts of evil" (v. 10).

Now greed is not necessarily tied to how much you have. You can be rich and greedy, poor and greedy, or middle-class and greedy, because the heart of greed is the desire for more. I don't mean it's wrong to want a better house or a newer car or any of that. But if you cannot be content with where you are until (or unless) God takes you where you want to be, you are greedy.

God condemns greed, the lust for money. People who are greedy are susceptible to get-rich-quick schemes. The Bible clearly condemns such schemes. Proverbs 21:5 says, "The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty."

Go to Proverbs 28:20: "A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished." Verse 22 says, "A man with an evil eye hastens after wealth, and does not know that want will come upon him."

You say, "How do I know when I'm being greedy?" Well, let me ask you a couple questions. First, are you pushing even legitimate risks to the point that they be-

come illegitimate? For instance, are you taking unwise business risks in search of that killer deal that will put you on easy street? Perhaps you're pouring more money than you really need to into things like insurance in the hope that if anything happens, you'll clean up. Now these are tough questions, and I can't pretend to answer them for you. But God can show you when you've crossed the line

You're asking God to bless nothingness.

If you're either participating in state-sanctioned gambling or you want to, my question is, why do you want to play it? For instance, do you want to play the lottery because you want to contribute to the educational program of your state? Is your motivation to help put more police on the street, or whatever the lottery people say will happen with the money?

Or, do you want to play the lottery because the government has come up with a way for you to get rich quickly? If that is your motivation, then you have forfeited God's biblical means to wealth, because He says that those who participate in get-rich-quick schemes will not go unpunished.

Don't misunderstand. The problem is not being rich. The problem is the greed mentality you used to