

**What's Wrong With Gambling?"**

Matthew 27:35

## INTRODUCTION

- A. I thought that I had seen it all, heard it all, and read it all, until I heard this piece from USA Today. Marvin and Emily Davidheiser stacked forty Florida Lotto tickets atop a Bible turned on the TV, and prayed. When the numbers were given the Brandon, Florida couple claimed \$26 million. "I'd advise everybody to say your prayers," said Marvin Davidheiser. "You don't win it just on picking the numbers." They sorted through the whole stack, but the winner "was the last ticket I read, next to the Bible," he said.
- B. Can you imagine a supposedly religious man having the audacity to try to pin the tail of his winning the lottery on God. Surely, a religious man knows better than to try to tie God into gambling, much less approve of gambling himself.
- C. Some facts: Pollsters tell us that eight out of ten Roman Catholics classify themselves as gamblers. Gambling participation among Jews is 77%. Presbyterians and Episcopalians tie at 74%, while 63% of Methodists admit to gambling tendencies; 43% of the Baptist, while 33% of the members of non-denominational groups, including the traditionally conservative Bible churches.
- D. Whether it's betting at the race track, bingo at the church, pulling a lever, rolling the dice, playing poker, or buying a lottery ticket, gambling has now become the national pastime.
- E. Newsweek magazine commented, "The explosive growth of legal gambling may be one of the most significant social developments of the 1980's. 30 years later!!!!
- F. Today, two-thirds of all Americans gamble, and in a recent Gallup poll it was discovered that 80% of Americans approve of gambling, and 82% said that they would approve of some form of legalized gambling if it would help their state raise revenue.
- G. The biggest single business in the United States is gambling. Gambling takes in more profit than all of the one hundred biggest corporations in our country combined.
- H. John Scarne, described as the world's foremost authority on gambling, surveyed nearly 100,000 gamblers, and from this survey he estimates that the total volume of bets made in this country, both legally and illegally, represents about one-third of the gross national product. Legal gambling alone now brings in more than \$35 billion a year, and as much as \$1 trillion is spent annually around the world on gambling. "See it's legal!" So is abortion!
- I. It seems so harmless, buying a lottery ticket, playing a harmless game of poker, taking your chance and buying raffle ticket.
- J. "States already raise around \$20 billion annually, more than 4% of total revenue, from lotteries and casinos, the New York Times reported May 18. Since the easing of gambling laws in 1991, the amount wagered has skyrocketed to \$68 billion from \$27 billion, the newspaper said. Americans now spend more on gambling than on movies, videos, and DVD's, music and books combined." (Zenit. Org, 6-14-2003). This was 7 years ago!
- K. Massachusetts Citizens - In 2002 spent over \$4 billion on the lottery; \$658 for every man, woman and child in the state; State legislators are now pondering casinos and slot machines in order to raise even more revenue; Gambling "is now done in a way which takes an extraordinary amount of money from people who probably can't afford it and returns a declining share of that to local aid..." (Stephen Crosby, former Massachusetts sect. of administration and finance).
- L. Other Statistics - In 1978 only Nevada had casinos. Now more than 25 states have some form of casino gambling (AP, May 12, 2003); Wisconsin Governor Jim Doyle negotiated a contract with Indian tribes in which he gave them the rights to 24 hour gambling, unlimited slot machines, and the pledge of no gambling competition in southeast Wisconsin.

- M. Canadian Lottery - Generated \$8.3 billion dollars last year; Poorer households spent proportionately more of their income on gambling. Almost 60% of households with incomes under \$14,700 reported gambling the previous year, wagering on average \$260 per year. (Statistics Canada); Each adult gambled, on average, \$329 in 2002. A decade ago, the average amount per capita was just over \$95.
- N. Italy - Italy now accounts for 9% of all money spent on gambling worldwide (Catholic newspaper Awenire); 2003 Estimate: \$35.2 billion dollars will be wagered; Some estimates say Italy has a half-million gambling addicts.
- O. Great Britain - Parliament will soon change laws governing casinos, which will result in Las Vegas style gambling (Richard Caborn, Sports minister, June 7, 2003).
- P. 63% of Americans approve of legalized gambling; 22% of Americans believe legalized gambling should be expanded; Between 1994 and 2000, the number of gambling trips by Americans has increased 20 percent; The FBI estimates that in excess of \$2.5 billion is wagered on the NCAA Tournament each year; Suicide rates are 200 times higher than the national average for compulsive gamblers and 150 times higher for their spouses.
- I. GAMBLING CONSEQUENCES
- A. "In a 1976 report, the U.S. Commission on the Review of the National Policy Toward Gambling had cautioned about corruption and the incompatibility of revenue raising and crime control when jurisdictions legalize gambling. Crime figures reported to the FBI in the 9 years after the first casino opened in New Jersey in 1977 showed that the incidence of all crime combined had increased 138 percent. This crime problem, and the anticipated increase of citizen participation in legal as well as illegal gambling, raised a concern in the 1988 report of the New Jersey Governor's Advisory Commission on Gambling." (FBI Law Enforcement Bulletin)
- B. "Illegal Gambling is Still a Significant Problem. How big is illegal gambling? It may run as high as \$100 billion per year. Other estimates put the figure even higher. That may seem like a very large figure, but as noted earlier, sports betting is immensely popular and most of it is illegal. The large extent of illegal sports betting is one of the reasons that some used to advocate its legalization. Others claim that business with illegal bookies would not decline because they offer better odds, credit, tax free payouts, and greater convenience in placing bets and collecting winnings." (Gambling in California, Roger Dunstan, California Research Bureau).
- II. LISTEN TO THESE PASSAGES.
- A. Isaiah 5:16, 20-21.
- B. 1 Peter 4:1-3.
- C. 1 Peter 1:13-16.
- D. Romans 6:13-14.
- III. THE SIN OF GAMBLING – WHAT DOES THE BIBLE SAY?
- A. Gambling is not explicitly dealt with in scripture - Neither is rape, dancing, running red lights, etc.
1. Rape: Sexual immorality (1 Thess. 4:3).
  2. Dancing: Lasciviousness (Gal. 5:19)
  3. Running Red Lights: Obeying Govt. (Rom. 13)
  4. Gal. 5:21, "And the like..."
- B. Gambling is an expression of covetousness.
1. At basis of all gambling is the desire to take away something which belongs to another.
  2. Exodus 20:17.

3. Luke 12:13-15; Colossians 3:5-8; Ephesians 5:5; Romans 1:29-32.
- IV. THE SIN OF GAMBLING – GAMBLING VIOLATES LEGITIMATE ECONOMY.
- A. Three legitimate means of transferring property:
    1. Law of Labor: Money is earned by effort expended (Ephesians 4:28; 2 Thessalonians 3:12; Luke 10:7).
    2. Law of Exchange: Buying and Selling, investments, etc. (Matthew 13:44; 25:27).
    3. Law of Love: Where money is given with no expectation of return (Ephesians 4:28; Acts 2:45).
  - B. Gambling does not qualify as any of these, is parasitic, and without divine sanction.
- V. THE SIN OF GAMBLING – IT DOESN'T APPLY TO ME!
- A. Dancing: "I don't think impure thoughts" - Dancing is an expression of Lasciviousness.
  - B. Immodest Dress: "I'm not attractive" - Swimsuits are expressions of Immodesty.
  - C. Gambling: "I only do it for the entertainment" - Gambling is an expression of Covetousness.
    1. You are taking something that belongs to another, and that he does not want you to have.
    2. You are wagering in order to get something for nothing.
    3. By definition, it is "covetousness".

#### CONCLUSION

- A. It is a bankrupt morality which seeks to justify something which causes so much suffering in the world, is associated with such crime, and is beneficial to no one!
- B. Gambling is an expression of covetousness, greed and laziness. It is sinful, and must be avoided by the people of God.
- C. Therefore, gambling is a seductive and destructive dream.

Gambling: The Seductive Fantasy, Part 1

Well, as you know this morning we're going to address the subject of gambling, the seductive dream. I feel a little bit more like an investigative reporter than a Bible teacher, this morning. This may sound a little bit more like a 20-20 television documentary than a sermon. And I don't very often do this, but I want to share with you something of the scene and how gambling fits into our culture today so that we have some grasp of the importance of understanding what the Word of God has to say which can be applied to this very, very important issue.

America is on a gambling binge. It is the new invisible addiction assaulting millions of people in our country and around the world. The Lottery has become the number one American fantasy. Estimates of the total amount wagered are very difficult to come to. It's hard to be exactly accurate. We do know that there is about 500 billion dollars wagered every year legally in America and estimates up to one trillion dollars totally when you add the illegal gambling. The best statistics indicate that there are about ten million compulsive gamblers, and that's more than the number of alcoholics. America is fast becoming the land of gamblers and not only legal gambling but illegal gambling makes the actual effect and impact of this thing almost incalculable.

Lest you think that's something new, it isn't. We like to look back at the foundations of our country and assume that everything was at it ought to have been in the early Christian beginnings of America, but gambling, in fact, paid a very prominent role in early American history. When Columbus came over here and discovered America, his little boats were filled with sailors who gambled away much of their time crossing the Atlantic by playing dice and playing cards. In landing here they therefore brought their gambling interests with them and it took root in the new nation.

In 1612 the British government ran a lottery to assist the new settlement at Jamestown, Virginia. And the father of our country, George Washington, wisely declared, quote: "Gambling is the child of avarice, or greed, the brother of iniquity and the father of mischief," end quote. And we certainly agree with George. However, he himself kept a full diary of his own winnings and loses.

In 1776 the first Continental Congress of the United States sold lottery tickets to finance the American Revolution. President Washington himself bought the first lottery ticket to build the new capital called Federal City, now known as Washington, D.C. So our nation was founded on a lottery, the Revolution was financed by a lottery, and our capital city was financed by a lottery.

From 1790 to 1860, twenty-four of the thirty-six states sponsored government-run lotteries. And many schools, universities, colleges, hundreds of churches conducted their own lotteries to raise funds for their own buildings.

Now through this period of early American history and involvement with lotteries and government sponsored-gambling, the voice of the church was somewhat uncertain. The church early on was becoming liberal. There were liberal elements that supported these lotteries and this gambling. The Catholic Church to this very day has had an uninterrupted interest in gambling and in lotteries to finance its operations.

But the early church also had some detractors. There were some among the Puritans and some among the Quakers, even the Baptists and the Methodists who tended to be the evangelicals took up, as it were, verbal arms against this government-sponsored gambling. Cotton (?) Mather (?), one of the early American Puritan preachers, preached against gambling as the denial of the providential control of God. And Puritans and Quakers usually followed and echoing his very message garnered a hearing in places. Yet the professor of ethics of all subjects at Harvard College, William Ames, defended gambling. In fact, Harvard financed the erection of its building by a lottery and the University of Pennsylvania raised its operational budget through gambling.

There was a protest by none other than Francis Scott Key who was the author of our national anthem. He was one of the great laymen of the church of his day, was a member of the American Episcopal church. He was evangelical in his convictions. And he introduced a resolution to the general convention

of 1817 calling on that body to condemn gambling as inconsistent with Christian sobriety, dangerous to the morals of the member of the church...of the members of the church, and peculiarly unbecoming to the character of Christians. But the Episcopalian church declared his resolution unnecessary. The church struggled a little bit in dealing with gambling because they couldn't point to a verse that said, "Thus saith the Lord, Thou shalt not gamble." But they denounce it as socially harmful and inconsistent with the biblical view of God and with the Christians understanding of good stewardship. Methodists and Baptists, Puritans and Quakers began some evangelical activism and began to attack this government-sponsored gambling.

Under this attack and because of the increasing corruption of the gambling, by 1894 it had disappeared from America. By 1894 there was no more government-sponsored gambling. It ended in corruption and in a financial fiasco. And public gambling at any level was stopped cold at that time because John Wannemaker (?) who was famous for the department store in Philadelphia but was quite a noble Christian, was the Postmaster General of the United States and an evangelical and he barred, quote: "All letters, parcels, postcards, circulars, lists of drawings, tickets and other materials referring to lotteries from the mail." And so gambling came to a halt in 1894. And between 1894 and 1964 there was no government-sponsored gambling in America. In 1964 it was reintroduced by the state of New Hampshire which became the first state to offer a lottery. And now there are 37 states that have government-sponsored lotteries and Washington D.C. makes 38 entities. There are over 500 casinos across the nation, mostly on Indian reservation land where the government allows them to just about do anything they want to do tax free as reparations for early American encroachment into the west as settlers came and battled against the Indians, the Native Americans.

In 1974, these ten years later, the Gallup poll indicated 61 percent of Americans gambled, wagering 47.4 billion dollars annually. In 1989 seventy-one percent were wagering 246 billion. In 1992, three hundred and thirty billion was being wagered. By 1995 studies indicate 95 percent of Americans gambled, 82 percent play the lotteries, 75 percent play slot machines, 50 percent bet on dogs and horses, 44 percent on cards, 34 percent on bingo, 26 percent, that's better than one out of four, on sporting events, 74 percent frequent casinos and 89 percent approved of gambling. That means there were six percent who didn't approve but gambled anyway...interesting. Well a lot of us don't approve of everything we do, is that not true?

This area of legalized gambling has paralleled the general trend in America toward permissiveness, sex, pornography, drugs and materialism. It's just kind of ridden the crest of that same wave. No longer is gambling confined to Las Vegas and no longer even to Las Vegas and Atlantic City, it is the national addiction, it is everywhere across this country. And as I said, most of the casinos can now be built in various lands which was once reservation land, and therefore it is outside the purview of general natural...national law. Gambling expenditures each year exceed the amount spent on films, books, amusements, music, entertainment combined. People spend more money gambling than do buying tickets to all national athletic events put together...baseball, football and everything else. In 1993 people spent 400 billion...that's legal, and it's at least that much again if not more illegally. They spent 400 billion in 1993 legally, 482 billion in 1994 and now it's exceeded that, as I said earlier, it's well over 500 billion. Five billion is spent every year just in the slot machines in Nevada alone. Ninety-two million households visit the casinos and ten percent of all money earned by people in America is thrown away in gambling.

And frankly, the future is very bright for the gambling industry because they're now adding to their casinos theme parks with the singular goal of attracting children so they can turn them into gamblers at the earliest possible age. And that is a very successful operation. They want to make your little children gamblers. Ninety percent of today's teen agers have gambled, so that's how successful they have been at this. College students are up to eight times more likely to develop gambling addiction than their parents because they have been susceptible to this tremendous escalation in state-run lotteries

development of casinos in the last few years in this attempt to draw them in. People earning less than \$10 thousand annually buy more Lottery tickets than any other income group. And gambling is linked to organized crime at every level.

In speaking with an L.A.P.D. officer in the vice area here, been there for over 25 years with special assignment to gambling, he told me some very interesting things about gambling in our own city, illegal gambling which goes on at a far-greater pace than any of us would ever imagine. Some of you, no doubt, in an audience this size, are involved in this. The money earned by those who operate the gambling business is largely laundered through pornography and prostitution. In one four-square mile area of Los Angeles, just four square miles, there are 120 bookmaking parlors for horse races alone and many more all over the city. Heaviest lottery spending comes from the poorest ethnic groups in the poorest part of the community.

In the San Fernando Valley most of the betting is done on the phone and codes are used so that it's hard to trace. The Mafia, organized crime, is highly involved in all of this. In fact, they get involved many ways. They own many lawyers who work their schemes through the legal system. One of the things they do in our area, they get control of unions, they get control of anything they can get control of. One of the things they've done in our area is to find CEOs or leaders in organizations or companies who are indebted by gambling debt, who are deep in to gambling problems and because of this they remove those CEOs from their company. The CEOs go willingly, I guess, the alternative would be to be thrown to the bottom of the ocean, tied to a concrete block or something. They will step aside and the Mafia will replace them with one of their own as the new CEO in the company and then launder illegal gambling profits through that company.

New technology makes gambling readily available by telephone. It is now on the Internet. And you can now gamble with money you don't have by using your credit card...confounding your indebtedness even further.

There are so many anecdotes that I read in the last couple of weeks about this, talk about young people getting involved, committing suicide, turning their girlfriends into prostitutes, so many, many sad stories. I could tell you story after story but you need to know that the large number of statistics indicate how many real stories there are.

Now the question comes up, and I've been asked this several times, since the Lottery has become such a prominent thing in the state of California, people have often asked me this question, "What is the proper definition of gambling?...What is the proper definition of gambling?" And I want to give you that; I want to answer that question so that you understand what gambling is. If we're going to deal with it biblically we need to know what we're talking about.

Now let me say this, first of all, gambling is not taking a risk. There is risk in gambling but that's not...that's too simplistic a definition. There's risk in everything in life. I mean life basically is a risk because we don't know what tomorrow brings. Your life is vapor for...appearing for a little time and vanishes away, you can't even say "tomorrow I'll do this, or tomorrow I'll do that," James says because you don't know. We all understand there is risk. It's an uncertain world. And life itself is uncertain. And there are many legitimate labors and many legitimate investments and many legitimate things that you do that have risk tied to them, but they're not gambling. And the reason they're not is because the risk is connected...listen carefully...to reasonable, wise and manageable processes and rewards. For example, if you're a farmer there is risk. You made a profit from last year's crop, you take all the money you've made, you go down and you buy seed and you buy a new tractor or whatever equipment you need and you basically put all your money in the soil with the hope that you're going to receive five-fold on that investment when the harvest comes in. But if you have a terrible winter or if you have blight, or if you have a locust invasion or whatever might be, you could lose everything. Or it could well be that your investment succeeded. Your crop came in but unfortunately they were producing the same thing in the Philippines at a third the price because labor is so much more cheap and land is so much

more cheap and you have no place in the market. You have to sell at a loss. There's risk in any kind of business. That's not what we're talking about. That's just the way life goes.

You might decide to start a company and you've figured out how to build a better mouse trap and you've got your little mousetrap all figured out and you know the world is going to come running to the feet of the one with the better mousetrap. And, boy, the day yours comes out you're going to be so excited, but one week before yours arrives in the market, a better one than yours came out and you didn't know somebody was working on it. Sorry, you made your best effort, you used wise management, you got people who studied and you did some surveys and you did all you could, but there's risk in that.

Some young people go to college and they spend a fortune for four years to get a college education, believing that they're going to go down a certain track. And by the time they come out there's no job opportunities. I can think of so many people who went through that in the engineering field when there was such a cutback on military engineering effort and people who were engineers wound up doing all kinds of things...flipping hamburgers and things like that, because there just was no market. Life is full of risk.

People say, "Well is putting money in the stock market gambling?" No, because what you're doing is investing and if you do it well and wisely you're going to look at a company and all you're doing is taking a part ownership in a company, a company that is large enough to have gone public, successful enough to produce at a level to produce that kind of income that it could go public and you're saying, "I think it's a wise use of my money to invest in that company." It may go up, it may not, but that's the way life goes. That can happen at any point in time. Even the Lord Himself, as we saw last Sunday in Isaiah 5, illustrates how it is to plan a vineyard and find that all you get is sour berries. In anything in life there's risk. But investment has risk but it...but it's manageable, it's based on rationality or reason, wisdom, and it promises a reward if it's used carefully.

You bought a house. Some of you bought a house at a high price during the time when real estate was inflated and you figured that prices were just going to go up and your whole future was in this house and your retirement was in this house. And all of a sudden there was a turn and the value of your house started to drop. I know even the house I live in dropped to half of what it at one time was worth.

Fortunately I bought it long before it ever got to that high point, but many of you didn't. You bought a house and now it's got a mortgage on it that's more than what it's worth. And you thought your future was going to be secure because there was going to be enough in your house to retire. And it was wise decision and how do you know what the future's going to bring to bear, you still don't know what yet may come. But life has risk. We're not talking about a risk that is a rational thing which has some track record of experience to which you can apply some wisdom and over which you have some control.

Even insurance is a risk. Do you know...I risk a lot of money that I'm going to die. Do you know that? I...I...I have insurance on my car, I have insurance on my house, I have insurance on, you know, my books, I have insurance...I have a lot of insurance. And so...you know what's going to happen, we're going to waste all this money and get raptured. (applause) But I can't convince my wife that I shouldn't buy some insurance for her, because, you know, she wants to be sure that she and the children are cared for. And that makes reasonable sense to me. And it's a manageable kind of risk, but it's a risk. You're hedging against the unknown. That's not gambling, that's common sense. And I've been very happy through the years to have had auto insurance...I'll say no more. And if you live in Southern California, you probably have earthquake insurance and with good reason, right?

Where there's reasonable manageable risk, you don't have gambling. Gambling is not simply risk. The word "gamble, gambling, gambler" are related to the word "game." They come from an old English word gammon; it's the idea of a game. Gambling is a game. It is not a game based on skill. It is not a game based on reason. And it is not a game based on anything controllable. It is a game based on sheer chance. Gambling is an appeal to sheer chance, random luck without skill or one's personal

involvement. That's gambling. It's not like competing for a prize where you have to produce something or run faster than somebody else or do something better than someone else does because you have control over that. That's a rational, manageable, controllable activity. Gambling is not like that. It's not like risking in business for a return. It is an appeal to sheer chance without any control, purely random. Let me give you a definition, a formal definition sort of summing up what I've been saying. Gambling is an activity in which a person risks something of value, usually money. It's an activity in which a person risks something of value to forces of chance completely beyond his control or any rational expectation. That's it. It is an activity in which a person risks something of value to forces of chance completely beyond his control or any rational expectation in hope of winning something of greater value, usually more money. But it's an appeal to sheer chance.

And it's the...the foolish thing about chance is the idea that if you do it longer, your odds get better. That's not true because there are no controllable elements so the odds cannot be reduced. Pure chance, sheer random luck never changes its odds. In fact, I read somewhere this week where you have about as much chance of winning the lottery as being eaten by a shark on dry land.

Now gambling, this appeal to sheer chance, has devastating effects. And I want to talk about those effects for a few minutes. It provides wealth for a handful of people at the expense of the masses, mostly the poor. People in the lowest income bracket spend four times as much of their income on gambling as others. Gambling is the exploitation of the poor. It is the exploitation of the uneducated. It is the exploitation of the undisciplined, the people who lack self-control. It is the exploitation of the lazy people.

It is unthinkable in my mind that a government supposed to exist for the welfare of the people, a government of the people, by the people, for the people...said Abraham Lincoln...it is inexplicable to me that a government for the benefit of the people would...would get to the place where our government has where it exploits the poor to the degree that it does. And the exploitation is massive. On the one hand you hear all of this promotion, all of this constant promotion about raising the taxes of the wealthy, taxing the wealthy, the people who work hard, the people who produce, the people who are successful increasing, and increasing, and increasing their burden of tax which, of course, limits the people they can hire because they have to give so much of their money to the government they have to cut back on their work force...that's why in all this corporate merging that's going on people are losing jobs, this is the day of corporate merger because of taxation, companies coming together and cutting people loose. They don't have the money to pay; the taxation bill is so big. On the one hand the government is saying we've got to give benefits to the poor, benefits to the poor, tax the rich, tax the rich, tax the successful people, and let's give benefits to the poor. At the same time in an absolutely clear act of hypocrisy the government institutes government funded or government sponsored gambling and exploits the poor. Takes money right out of their hands under the fantasy of the seduction that somehow they're going to get rich. And gambling exploits the poor and the undisciplined and the weak because it increases their debt, it demeans work, it robs families of their resources, it breaks up marriages, it leads to suicides and it produces crime.

They used to say that if we bring in gambling it will build up all the businesses, if we create a big casino world, they said in Atlantic City, it will build up all the businesses. The fact of the matter is, it doesn't do that. It doesn't do it at all. Since Atlantic City legalized gambling in 1976, its population has shrunk 20 percent. Unemployment is higher. Crimes are up 380 percent. The police force has doubled. Half of the 2100 businesses have closed and four of the past six mayors have been indicted for corruption, three are currently serving jail terms. Gambling doesn't alleviate social ills, it just generates them. One writer says, "Atlantic City used to be slum by the sea. Now it's a slum by the sea with casinos." Gambling is a known promoter of organized and street crime. Everywhere around the gambling realm, street crime is elevated. Connecticut attorney Austin McGugen (?) talks about that. Central City, Colorado had to more than double its police force after five casinos opened. The New Jersey Casino

Control Commission report in '89 said that casino gambling is a magnet for street criminals and they have had nothing but a huge increase in assault, rape, prostitution, and drug dealing. And gambling, of course, now can be done on video games. You can gamble on the Internet. There is now a lottery channel in Rhode Island and that will soon spread across the country where you can gamble in your home with your credit card.

TV gambling, telephone gambling, cyber-space casinos are coming, virtual gambling, wherever gambling goes crime comes because people need more money to gamble, they steal and rob and pillage. Las Vegas claims one of the nation's highest crime rates. Nevada lists the highest incarceration rate in the nation. And 40 percent of the felons jailed in Nevada are from out of state. So you just invite felons in when you operate gambling. One in every 66 households in Nevada files for bankruptcy...the highest rate in the nation. They have the highest per-capita consumption of alcohol in the nation. And by the way, these casinos give away alcohol because drunken people gamble more.

In 1994 the FBI found that criminals in Las Vegas committed five times as many violent crimes as police were able to solve. This is the worse ratio of any large city in the United States. And so it goes. And there's more statistics...the crime increases go up 300, 400, 500, a thousand percent. In Atlantic City on larceny, all kinds of larceny crimes, violent crimes, rape, aggravated assault, robbery, just out-of-sight escalating crime.

Now in spite of this, and I could go on with all the statistics but I think you get the picture. It's a major problem and it's destroying families. In spite of all...the church hasn't really addressed this. The church has been busy with abortion, pornography, family values, things like that, on its political face. But the church hasn't done anything about gambling. There's a big hue and cry now about smoking and there should be because smoking is a foolish thing to do to your body and the government probably should have stepped in a long time ago and dealt with that, although people do have certain freedoms to do to themselves whatever they want. The government hasn't even decided to step in on the alcohol industry, that's another issue that should have been addressed long ago if it was really a government for the people. But the government is an advocacy position on this gambling thing and the church needs to stand up and declare the reality of what this stuff really is in relation to what the Word of God has to say.

I think there are...there are no verses in the Bible...if you look for the word "gambling" in your concordance you won't find it, there are no verses in the Bible to make a direct statement, "Thou shalt not gamble, so the church has kind of backed off on that and maybe found it difficult to make a case against gambling. It also, I think, has backed off because of...you can't...you can't...you can tell a drunk staggering down the street and slobbering on himself, or hunched over on a park bench, or living in a cardboard box, but gamblers don't have visible evidences so it doesn't look on the surface as bad. It's kind of a respectable look. There is ignorance of the industry. That's why I've taken a few minutes to give you the statistics. You need to know how big this is. There's an ignorance of biblical principles that apply to gambling and there's so much materialism among Christians that maybe some of them would like to win the Lottery...I'm sure they would.

All this kind of apathy feeds the exploding exploitation of the week and makes government bigger and more powerful. And the church needs to stand up and say what needs to be said. Well so much for a look at the problem, so let's turn to some of the principles you have to deal with and I'm going to give you just a few and then next week I'm going to take you right into the Word of God and we're going to go step by step by step into what the Bible says about gambling. But let me just give you some broad sweep to start with, all right?

Number one I want to share with you is the moral issues in gambling. And we're looking now just at a broad moral sweep, obviously supported by the general teaching of Scripture. Gambling is immoral for the following reasons:

One, it drains the economic provision that God makes for people. Gambling is immoral because it is God who gives you the power to get wealth and everything we have comes from God, and gambling drains that.

Two, gambling is immoral because it undermines philanthropy. In fact, it reverses philanthropy. It is a light for dark and black for white and bitter for sweet reversal, if we use the words of Isaiah 5. Instead of giving to the poor and helping the poor, it exploits the poor. It is the destruction of philanthropy. Instead of taking any discretionary money that you might have and giving it to someone with need, you take your discretionary money and gamble it so that you can take the biggest amount from those who have the least and who made the foolish investment in the first place.

It's immoral because it erodes the biblical work ethic. God has honored and exalted work. Man is to earn his bread by the sweat of his brow. Six days shall you work, Exodus 20. The whole of the work ethic is demeaned by this. And the American work ethic is getting worse and worse as we speak. It's sinking deeper and deeper. And as it goes people demand more, they demand the government give them more though they work less and the fantasy becomes become more seducing all the time. And so the work ethic is further eroded. The American dream used to be that if you work hard enough you can make a good comfortable life in this great nation. The American dream now is win the Lottery. And that is a seductive fantasy that doesn't come true. And even if you win it, by the way, you get \$50,000 a year and that's after the government taxes it and its spread out over who knows how many years. It isn't what it appears on the surface.

Sociologist Mark Abramson(?) explains and I quote him, "The same state that urged people to stay in school, seek job training and persevere through hard work and sacrifice, also encourages the fatalistic belief that people's lives can change dramatically if their numbers come up in the Lottery. The state is selling one message with its right hand and another with its left," end quote.

It is immoral also because it promotes irrationality...it promotes irrationality. One of the things that we've always tried to promote in America is the use of the mind. I can remember seeing advertising on television, "A mind is a terrible thing to waste." Rationality, the God-given distinction that makes us human rather than animal, the ability to think and to reason and to sort out to plan is a part of our God-given image. And that kind of rationality is important to being what men and women should be.

Gambling promotes irrationality. It promotes fantasy and thus it promotes despair because there's no guaranteed goal, there's guaranteed achievement at the end of the thing. If you work hard and you apply yourself and you exercise your work ethic, there's a guaranteed benefit to that, you will produce. But the irrational fantasy of gambling leads only to nothingness and then despair.

It is immoral because it preys on the weak and the vulnerable, mostly elderly. Many, many elderly, particularly older women, who gamble, it preys on the weak, teen agers now we know, and even children. It preys on those who are not rational, who aren't the smartest and the brightest, who have the least.

It is immoral because it attracts the undisciplined and pushes them deeper and deeper into difficulty. Now that's a general look at its immorality. Let me give you some specific sins that gambling is built on. If you eliminate these sins, gambling doesn't exist.

Here they are and I'll give you several. Number one, gambling is built on the sin of materialism. The whole appeal of gambling is that you can get rich, that you need more material things. [First Timothy 6:10](#), "The love of money is the root of...what ?...all kinds of evil." The love of money is just another phrase for materialism and gambling is built on the love of money...win money, win money, win money, that's all you hear. It's the whole thing. It appeals to the materialistic lust.

Secondly, it is built on the sin of greed. It is built on the idea that whatever you have is not enough. It appeals to greed with outrageous prizes...outrageous prizes. You know, the truth of the matter is...I often ask myself why they can't spread that stuff out among a lot more people...and the answer is because they couldn't make the appeal, they know that in the marketing strategy. They couldn't...they

couldn't make the appeal if they didn't make the prize staggeringly outrageous and then break it all down so that it amounts to about \$50,000 dollars a year which in the end is not much at all when you think about it. But appeals to greed with its outrageous prizes. And the Bible has so much to say about greed. Proverbs talks so repeatedly about what happens to greedy people. Jesus talked about what happens to greedy people in Luke chapter 12, just mentioning, I think it's verse 15 if I remember right. [Luke 12:15](#) says, "Beware and be on your guard against every form of greed for even...for not even when one has an abundance does his life consist of his possessions." I mean, avoid greed because even when you get what you've been greedy for, you haven't got anything.

Thirdly, gambling is built on the sin of materialism, greed and discontent...discontent. You don't have enough. There's a lot more. It's the very opposite of [Philippians 4:11](#) where Paul says, "Not that I speak from want, I have learned to be content in whatever circumstances I am for I know how to get along with humble means and I also know how to live in prosperity. In any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me." Paul says if I have it, I have it, if I don't have it, I don't have it, and that's fine. In either case whatever God chooses to give me is enough, I will not be discontent. Gambling is predicated on discontent.

And fourthly, it is built, as we've already seen, on exploitation. You have to understand this, folks, for every winner there are millions of losers who have been exploited, who have been sucked in to the marketing scheme and turned into victims. They couldn't do it any better if they walked up and down the street with guns and held people up and took money out of their wallets, if they knocked on every door and said, "Give me your ten dollars...give me fifty dollars...give me a hundred," whatever it is. I mean, it wouldn't be any less robbery. It is a violation, some writers say, of the eighth commandment, "Thou shalt not steal," because it takes money away, it is a subtle form of thievery. It exploits the poor. You can read James 5 about how God feels about the rich who exploit the poor.

Furthermore, gambling is predicated on this lust, this lazy lust for entertainment. For some people gambling is a high, a fix. It's a ride. And they're lazy, rather than work they want this form of entertainment which gives them a rush and a high. So it's sort of a combination of a lust for the thrill and laziness. Read starting in Proverbs chapter 6, chapter 13, 15, 21, 24, read everywhere you find the sluggard mentioned, the lazy person and you'll begin to see what God says about the lazy person who tends toward poverty, who is the brother of the one who brings death.

Gambling is built on the sins of materialism, greed, discontent, exploitation and laziness, lust for entertainment. I would say further it is built on the sin of distrusting God...distrusting God. You know, I'll put it another way. You know what I believe...I believe God knows what I need and I believe that God will provide what I need. Do you believe that? My God shall supply...what?...all your needs, according to His riches in glory by Christ Jesus. I trust in God's provision for me that I can earn through work, through savings, through wise investments, through reasonable risk. That's part of life. But I will not distrust, I will not demean what God has provided for me by being driven by greed and lust for more in an illegitimate attempt to gain what God hasn't provided.

And then as we've said, it is built on the sin of...of disdain for work and careful planning. It...it...it...it appeals to people who just want a quick track to wealth.

Another thing I would mention, just quickly and I'll close, gambling is built on the sin of irresponsible stewardship...the sin of irresponsible stewardship. You know, you have to be careful even in laying up treasures on earth...right?...where moth and rust comes in and thieves break through and steal. You have to be very careful about that because where your treasure is your heart is also. You want to lay up your treasure in heaven. There's some things in this life you can have and can enjoy and God's given us all things richly to enjoy. But all of it should bring glory and honor to God and throwing it away in an appeal to sheer chance brings Him no glory. I'll say more about that next Sunday morning in the most

important point that I make. It is an irresponsible act of stewardship with God's provision...and there's much about that in the New Testament, about being a good steward.

Another sin that it's built on is a failure to meet the needs of family. Divorce rates are high. Family breakup is high among gamblers because they squander all the family's resources. In some ways they're worse than alcoholics. Children don't have the food. The wife doesn't have what she needs to run the household. And then the children sometimes turn to crime. The daughters are turned into prostitutes to get the money to pay the bills to gamble more money in the hope that the ship will come in. It's predicated on irresponsible family leadership. If a man doesn't take care of his family, he's worse than an unbeliever...right?...[1 Timothy 5:8](#). And it's built on the sin of not loving your neighbor. Now I said this earlier and I say it again...if you have some extra, give it to somebody who needs it. Don't throw it away in some appeal to chance. It's a failure...it's built on a failure to give to others generously. If you really love your neighbor you're going to give him what he needs. If you see your neighbor have a need, give him what he needs. Look not on your own things but on the things of others. Gambling exploits the needy.

If our society was built on biblical standards it would work against materialism. It would prioritize people over things. It would build strong families. It would exploit no one. It would let the hardest working people prosper so that they could spread their money around to those who have need. It would honor work. It would honor hard work. It would strengthen values and virtues of the group rather than the individual. And we're cursed with all this individualism, where everybody has a right to be whatever he wants to be and nobody else can tell him what he should be or shouldn't be. If our society was built on biblical standards it would deal with reality and not give people false hope based on fantasy.

If our society was based on biblical standards it would call the weak to use their God-given resources in honorable effort with responsibility and rationality to improve their condition. If our society was built on biblical standards it would instill in us care for family, care for friends and care for the poor and the needy. If our society was built on biblical standards we would be content with what we have and grateful for all of it and we would honor the source of it, namely God Himself. Gambling always corrupts. It just brings in a wave, a sea of corruption. And we're in the middle of it right now.

Addressing it demands that we understand what the Scripture says. Next Sunday I'm going to help you with that and I'm going to start next Sunday by preaching to you a portion of a second century sermon. I'm talking about the 100 A.D.s, a second-century sermon against gambling and how the church has always taken its stand where it should, and then I'm going to show you in the Bible why we have to stand where we have to stand. That's next Sunday morning. Let's pray.

#### Gambling: The Seductive Fantasy, Part 2

Well as you know, last time we started a study on the subject of **gambling**...this seductive and destructive dream. And I was unable to finish it, so we want to do that this morning.

At the close of the service I had some interesting reaction last Sunday morning. One friend came to me and said, "Well, I just want you to know that that was utterly irrelevant to me." And I said, "Well good." I mean, I'd like to preach on a lot of sins that are utterly irrelevant to folks. But...in fact, he said, "I did enjoy the music though."

He was followed immediately by another person who came to me and said, "That sermon was relevant to me. It was only a couple of months ago that I buried my brother who committed suicide over a **gambling** debt."

And I think those two anecdotes illustrate the issue at hand. I could preach a sermon as I have in the past on homosexuality that would have some relevance to people, it would have great relevance to other people and perhaps no relevance to some. But sins have their way of finding people and there are people who in our own congregation have been touched and are being touched deeply by this issue.

As we learned last time, **gambling** is a serious evil in our land. It effects the vast majority of the people in our nation. Up to 95 percent of Americans have gambled and it has devastating effects.

We closed our discussion last time by understanding that the success of **gambling** is based on certain sins. If those sins didn't exist, **gambling** wouldn't either. The sins that support **gambling** are materialism, greed, discontent, exploitation, laziness, distrust of God's provision, disdain for the virtues of labor, irresponsible stewardship and indifference to those in need.

Now those are not the only sins connected to **gambling**, those are just the sins that feed it. You will also find that where there is an escalating preoccupation with **gambling**, there is usually an escalating involvement with every other kind of sin. Those are the sins that attend the explosion and **gambling**, but there are many others that go along with it, as we pointed out last time. And nothing frankly is more indicative of the corruption of our government than legalizing **gambling**. And nothing is more characteristic of organized crime than illegal **gambling**. And the combination of both provides a legitimacy and an availability to a sin that is very, very destructive of moral character and even of the fabric of a nation. Our declining moral character, our dissolution as a nation is manifest through this epidemic of **gambling**.

And as I noted last time, the church hasn't made a big issue out of it, but it ought to. The church has to be faithful to address this disturbing sin. The early church certainly did. I want to give you some excerpts from a sermon. This sermon was preached in Latin originally in North Africa, probably around Alexandria when Rome was the power in North Africa. It was preached in the second century. It has stayed in existence until now, been translated into English and gives us a great insight in to how the second century church viewed **gambling**.

The sermon begins like this...we don't know who the preacher was...:

"Christians: great and abundant is the Lord's mercy." Then he says this, "Satan's temptations are numerous, but the principle ones among them are idolatry, fornication, theft, extortion, greed, fraud, drunkenness, impatience, adultery, murder, jealousy, false witness, lying, envying, wrath, slander, heresy and a thousand other crimes like them. And of this number is **gambling**." Pretty contemporary list, wouldn't you say?

"The game of dice is an obvious snare of the devil," the preacher said. "He precedes over the game in person, bringing to it the deadly venom of the serpent and even inducing ruin which when it is seen to be nothing, a great let down is brought about in the players. I ask you, O Christians, why is the former the case? This hand has been purified from its sins which were committed prior to conversion and the same hand has been admitted to the Lord's table, having received by God's mercy that which concerns the salvation of the soul. The same hand that rolls the dice is lifted up to the Lord in prayer. What shall we say when the very hand with which we make the sign of the cross on our forehead and with which we consume the Lord's table is involved again in the devil's noose from which it formerly had been delivered? I speak of this hand which is always given over to **gambling**, causing its own ruin and damnation. This hand is accustomed to the unbridled passion of **gambling** because **gambling** is like the devil's hunting sphere and those who play the dice are wounded with an irresistible allurements.

"It is at the **gambling** table," the preacher said, "I tell you, it is at the **gambling** table where the devil slyly watches for the moment when he shall surprise the players and immediately rejoice in his triumph over his victim. I tell you, it is at the **gambling** table where one loses his possessions and enormous sums of money. The loss leads him into court battles and insane passions of theft. O noxious gamblers, you are pernicious and filled with indolent iniquity. O cruel hands which turn their own arms against themselves, ruining with disgraceful zeal the estate which their ancestors have amassed by the sweat of their brow. O savaged hands that run to the dice, guilty and indefatigable, applying themselves day and night without leave. You damn yourselves by your sin, yet after you have committed it you do not stop."

The preacher says, "The **gambling** board is the devil's snare and the enemy's trap which induces greed but in actuality brings utter ruin. By **gambling** men become poor, squandering their own riches. Stop being a dice player and start being a Christian before Christ beneath the gaze of the angels and in the presence of the martyrs, cast your money upon the altar of the Lord, distribute your money to the poor

before you allow it to be squandered by your unruly passions and trust your stakes to Christ who is always victorious. Divert all your fortune and surplus for the necessities of the church. Deposit your gold and silver and your riches in heavenly treasure. Snatch your hands back from the game and turn your heart away from its allurements. Keep the darkness of the enemy out of sight and keep your hands pure from the sacrifices of the devil. Break away from these unruly customs and pursue being a self-controlled Christian. Apply yourself to wisdom and teach yourself in the counsels of the gospel. Lift pure hands to Christ, no longer look upon the dice. Amen."

Pretty strong sermon, huh? St. Augustine said, "The devil invented **gambling**." John Calvin outlawed **gambling** in the entire city of Geneva. Martin Luther said, "Money won by **gambling** is not won without self-seeking and sin."

Now we talked last time something about the issue of **gambling**, but I want to speak today with regard to the biblical principles that we must bring to bear upon it. To understand the immorality and sinfulness of **gambling** completely, we need to grasp some biblical principles.

Before I give you those principles, first of all, I want to speak to an issue that always comes up when **gambling** is discussed and that's the issue of casting lots. Some people want to justify **gambling** as a modern counterpart to casting lots and they say that casting lots was done biblically and therefore the Bible affirms the role of **gambling**.

Well I want to answer that and it's worthy of careful thought because we have to understand it. It is true that lots were made of a sheep's knuckle bones and functioned very much like dice, ancient dice and modern dice. In the ancient world sometimes these bones were used in **gambling** and they were different shapes and sizes and the roll of those bones yielded a certain result with a certain meaning. In the ancient world those bones were not only used in **gambling** but sometimes they were used in non-**gambling** games, like children use dice in games they play today. But the association with **gambling** was fixed in ancient times. And so we do understand that people can assume that casting lots would be some form of **gambling**, and since God used it therefore **gambling** is all right.

But any study of **gambling** and the Bible must then deal with the issue of how we are to understand this matter of lots. Is casting lots an example of biblical **gambling** and did God condone by that the use of lots for us to gamble?

Let's look at that in Scripture for just a moment. The Israelites did use the casting of lots to determine the divine will. It was used, for example, in the Old Testament to make decisions, according to Exodus 28 and Leviticus 8. Lots were cast in the Old Testament to identify the man Jonah who caused the storm in Jonah chapter 1. Remember they were trying to decide who was to blame for the storm and they cast lots and it pointed toward Jonah. Lots were used to select Saul as king in 1 Samuel chapter 10. Lots were used in the Bible to choose soldiers for battle in Judges 9, to divide the land. And you see that repeatedly in the book of Numbers and a couple of times in Joshua. Lots were used to select animals for sacrifice in [Leviticus 16:7 to 10](#).

In the New Testament lots were cast to select Mathias to replace Judas and that is recorded in [Acts 1:21 to 26](#). And the only other place in the New Testament where lots were used is at the foot of the cross where the soldiers used lots to gamble, as it were, to roll the dice who would get which **part** of Christ's clothing.

Lots were also used to determine who had committed a sin in 1 Samuel 14. They were used to identify the holder of loot in Joshua chapter 7 remember when Achan had stolen the loot and buried it in his tent. Lots were used to distribute the sons of Aaron into the priesthood and also to determine the priestly rotation in office according to 1 Chronicles 24. And lots were also used to determine who had the privilege of living in Jerusalem according to Nehemiah chapter 11.

So, we're simply affirming the fact that lots were used to determine certain things. At no time, mark this down, in the using of those lots was anyone ever putting something to risk. The use of those lots was not costing anyone anything so it was not a **gambling** use of lots. Furthermore, [Proverbs 16:33](#) is the key

verse that defines all of this. [Proverbs 16:33](#) says, "The lot is cast into the lap but its every decision is from the Lord." The lot is cast into the lap, they would put it into the garment and shake it around in the garment, but every decision is from the Lord. Lots were simply a way by which a sovereign God providentially revealed His will. Very much like the way He used the urim and thummim which was on the breastplate of the high priest in some fashion to reveal His will, God used lots in order to show people His will. When a decision needed to be made and there was difficulty in understanding the mind of God about it, God intervened providentially to control how those lots fell in such a fashion as to reveal His will. It was the sovereignty of God that determined the lay of the lot.

Cotton Mather(??), again that American Puritan, said, quote: "Lots being mentioned in the sacred oracles of Scripture are used only in weighty cases and as an acknowledgement of God sitting in judgment and cannot be made the tools and parts of our common sports without at least such as appearance of evil as is forbidden in the Word of God," end quote. There is no fate, there's no chance, there's no luck in using biblical lots, it was simply a means that God used to reveal His will. And after Pentecost the casting of lots was never again used as a means of determining God's will. There God had sent the Holy Spirit. He has given us His written Word as a source of His moral will. The practice of casting lots is no longer needed.

One thing, however, is very clear. Casting lots was not **gambling**, nor can the practice of **gambling** be justified in any way from the biblical use of lots. The soldiers, for example, who were casting lots for Christ's robe at the foot of the cross were not **gambling** because none of them had paid to play. No soldier was taking any risk, nor was he getting an advantage at someone else's loss who was in the game. No one was going to win at another's expense. They were simply trying to determine who got the robe. This example of casting lots would be similarly to what we call today drawing straws. And even though the word "lottery" comes from the word "lot," casting lots and contemporary lotteries are qualitatively different activities. The former is based on the working of God's sovereign purpose through His providence, and the latter on an imagined luck.

Now, let me give you the principles. Principles why **gambling** is wrong...one, it denies the reality of God as sovereign by affirming the existence of luck or chance...it denies the reality of God as sovereign by affirming the existence of luck or chance. Luck is an anti-God idea. By the way, there's no such thing as luck. The only real Luck I ever saw was a Chinese family that I knew in Los Angeles. That's true. Luck is non-existent. Luck is an anti-God idea. Scripture clearly and repeatedly teaches that God is the sovereign of the universe and that as the sovereign of the universe He both miraculously, that's by suspending natural law, and providentially, that's by operating through natural law, controls every detail of the outworking of the events of this universe to achieve His own purpose. He is sovereign, He is in control of everything. Nothing happens by chance. There is no such thing as chance. There is no such thing as luck. They are non-existent. They are the fabric of human imagination who wants to deny there is a God who is sovereign.

In [Psalm 103:19](#) it says, "The Lord has established His throne in the heavens and His sovereignty rules over all." You can see that in Psalm 47 verse 4 it is even God who determines how much of an inheritance every person gets. In Deuteronomy it is God who gives you the power to get wealth. In Daniel chapter 4 verses 17 and 25 it is God who lifts up rulers and puts them down. It is God who is the sovereign of the universe.

But most notably I would draw your attention to Isaiah chapter 65 verses 11 and 12, these are worth writing down. Isaiah chapter 65 verses 11 and 12 help us to understand how God views this matter of **gambling**. It says in verses 11 and 12, "But as for you who forsake the Lord, who forget My holy mountain, who set a table for fortune and who fill cups with mixed wine for destiny, I will destine you for the sword and all of you shall bow down to the slaughter." Let's stop at that point.

This is a most interesting portion of Scripture. God says for you who spread a table for fortune and fill bowls of mixed wine for destiny, I will destine you for the sword and you will all bend down, or bow

down for the slaughter. You'll bend over to be decapitated by Me. Why? Because you spread a table for fortune and fill bowls of mixed wine for destiny. Spreading a table means bringing food to an idol. Filling bowls of mixed wine means bringing wine to an idol. And the two gods that the people of Israel were worshiping, one was the god Fortune and the other was the god Destiny. If you want another name for destiny it's luck or chance. God says because you are bowing to luck and chance, I'll decapitate you. Fortune comes from the Hebrew word gad and it means luck. Destiny comes from the Hebrew word Meni and it means bad luck. Gad usually means good luck, Meni means bad luck...m-e-n-i in the English alliteration. So they were worshiping the god of good luck and the god of bad luck and they were bringing offerings to the god of bad luck and offerings to the god of good luck. Gad combined as Baal-gad means "lord of luck." And they were worshiping Baal-gad, the lord of luck, as a **part** of their ancient worship of Baal, [Joshua 11:17](#), [Joshua 12:7](#), [Joshua 13:5](#). In [Numbers 13:10](#) gad, Gadiel literally, Gadiel means god of my luck, or my luck god. And they were worshiping the god of good luck and the god of bad luck, faith in luck and faith in God are mutually exclusive ideas. In [Isaiah 65:12](#) that I just read you, pronounces judgment on those who worship the false gods of luck.

To believe in luck is to believe that God doesn't exist or that God's not sovereign. If God does exist and He does, and since He is all powerful, all knowing, He is the creator and the sustainer of the universe, He is the one who upholds everything by His own power and brings to pass His own will, there is no such thing as luck. It is non-existent and chance is non-existent. Things don't just happen randomly by chance. Chance is nothing. It's non-existent.

They tell us, these very educated scientists, that the whole universe came into existence by chance. That is a level of idiocy that is beyond description because that is to say that the whole universe came into chance from absolutely nothing because chance is nothing. But if you believe that everything in this universe came into existence from nothing, and that it all just happened because of luck, or chance, if you'll buy those odds then go to Las Vegas because **gambling** is a certainly clear corollary to that view of the universe. But if you know that God created the universe, every molecule of it, every atom of it, every component of every atom of it and that He created it all precisely the way He wanted it, sustains it the way He wants to sustain it and directs it to the ends for which He has made plans, if you understand that there is no such thing as luck or chance, then why would you gamble? Chance stands in direct opposition to a purposeful creation. It stands in direct opposition to a creation ordered and directed by the sovereign God of the universe. Chance is the personification of anarchy. It's the personification of nihilism. God is in control of everything. Chance is non-existent. Luck is non-existent.

When people say to me off the cuff, "Good luck," I'm prone to sermonize. Don't say "good luck," that's nothing. You might as well say "nothing." Chance is only another word for human ignorance. **Gambling** is a kind of a secularized divination based on non-existent chance. It's superstitious witchcraft. We're talking about some pitcher for the Dodgers who has been wearing the same undershirt the whole season, it's his lucky undershirt. And they...I think it was Vin Scully was saying, "Not so lucky if you have the locker next to his."

Life is not a gamble. There is no such thing as luck. There's no such thing as chance. Rabbits can keep their feet. God is in control of the non-Christian's life, God is in control of the Christian's life and God is in control of life itself. Depending on luck and chance is a philosophy which deifies nothing. It's a form of idolatry and Israel was doing it. They were worshiping the god of good luck and the god of bad luck, unbelievable.

Our God is a sovereign God and He reigns in heaven above and on earth below. And worship of idols is detestable to Him. And believing in luck and chance is idolatry. Whatever you have is not by chance. Whatever you have is from God. Whatever you don't have, God didn't give you. Whatever you do have, He gave you. If He's withheld from you, it's according to His purpose. If He's given to you, that's according to His purpose also. And in the end it works into His plan.

Second point, **gambling** is not good stewardship of what God has given us. In fact, it's not stewardship at all. **Gambling** is not good stewardship of what God has given us, in fact it's not good...it's not even stewardship at all. The Bible teaches us, and here's the bottom line on this point, "The earth is the Lord's and all it contains, the world and those who dwell in it," [Psalm 24:1](#), everything is God's. Everything is God's. Everything in the whole universe belongs to Him. It doesn't belong to us, it belongs to Him. And it all is to be used for His glory. "Whatever you do, whether you eat or drink, do all to the glory of God." Everything is to be for His glory.

Psalm 50, listen to verses 10 to 12, "Every beast of the forest is Mine, the cattle on a thousand hills. I know every bird of the mountains and everything that moves in the field is Mine. If I were hungry, I wouldn't tell you for the world is Mine and all it contains." Everything is His. He owns it all. It's all His. And we have it put into our trust to be used to bring Him honor.

The illustration of this that is most notable is found in Matthew chapter 25, and I want to have you turn to it for a moment. We don't have a lot of time this morning because we want to have time for the Lord's table and we will, but this passage needs to be addressed because it teaches such a good point. Matthew 25, Jesus in verse 14 gives a parable of some stewards who were given some property to manage by the estate owner, the homeowner, land owner. And he was going away and he wanted to see how they would manage what they were given. And when he came back, you remember the story, he gave to the first one five talents, now those would be a measurement, a talent was a measurement of silver usually. So he gave him five talents. Gave another one two, verse 15. And another one--one. And he went away to see what these guys did with the stewardship.

And immediately verse 16 says the one who received the five talents went out and traded. Went out and went to work. He went out and did some business, buying and selling and whatever, investing, whatever he did and doubled his money. And the next guy took the two, did the same thing. The one who received the one talent went away and dug in the ground and hid his master's money. He didn't do anything, he just buried it in the hole and just kind of hung around.

Well the man came back and, of course, he rewarded the ones who had demonstrated such good stewardship. In verse 24 the one also who had received the one talent came up and said, "Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed." And I think he exaggerates the case here, how tough this guy is, expecting something out of nothing. "And I was afraid and went away and hid your talent in the ground, see you have what is your's. I didn't lose it. I didn't lose it, it's here, I buried it real deep in a secret place so nobody could get it, here."

You say, "Well, you know, it's...hey, I mean, he could have lost it. Maybe this is okay. Maybe this is passable." Well verse 26, "His master answered and said to him, You wicked, lazy slave." And there is the point. Why didn't he multiply the amount? Because of what? Laziness. Every...every opportunity was provided for him with a little bit of effort to multiply that and it was not enough for the master that he hadn't lost it, that didn't gain him any ground at all. He said, "The least you could have done was taken a walk to the bank and put it in there and I would have had some interest." So verse 28, "Take away the talent from him and give it to the one who has ten talents."

And then verse 30, "Cast out the worthless slave into the outer darkness in that place where there shall be weeping and gnashing of teeth." He sent him to hell.

You say, "Well, boy, I mean, he didn't lose what he had." No, but the point was he should have made something of it. God is not content that we just keep what we have, He wants us to use it for His honor and His glory. I'll tell you something, if that servant was sent to hell just for keeping what he had and not multiplying it, what's going to happen to the person who wasted what he had?

When God gives you a stewardship of resources in life, He expects you to use them for His glory.

"Whether you eat or drink, or whatever you do, do all to the glory of God." Moreover, [1 Corinthians 4:2](#) is required of stewards that a man be found...what?...faithful. You certainly can't gamble, you can't

bring your offering and bow before the god of destiny or the god of fortune or the gods of luck and expect that to be a stewardship to God's glory. Everybody who gambles loses their money. The few who win a little usually lose that later on. The worst stewardship of God's gift possible is to throw it away at some god called luck, that's idolatry and bad stewardship.

Third principle, **gambling** displaces and demeans the God-given place of work...**gambling** displaces and demeans the God-given place of work. God has designed work as a blessing, you understand that? The old saying, "Idle hands are the devil's plaything" is true. God didn't just give us work because it was...it was good for Him, He gave us work because it was good for us because fallen people need to be preoccupied with something other than temptation. **Genesis 3:19** God laid it out, "By the sweat of your brow you'll eat your food." You're going to have to go to work, it's for your benefit, the battle for bread. **Proverbs 12:11** says, "He who works his land will have abundant food, but he who chases fantasies lacks judgment."

Now there's not a better example of chasing fantasies than **gambling** which causes people to disdain work and throw away their money like fools. Now you can even do it by phone on the Internet, throw away money you don't have and get so badly in debt that you may never be able to extract yourself. **Proverbs 13:22**, it says, "A good man leaves an inheritance to his grandchildren." Instead of wasting your money chasing the god of chance, you ought to be setting it aside so that as a good man you have something to leave to your children and your grandchildren.

Work is a command from God. It's a gift from God. It's a good gift. **Ephesians 4:28** says, "Let the one who stole steal no more but let him work with his hands, providing for himself and those around him." **Colossians 3**, as we saw last Sunday night in our discussion of work, talks about how we're to work as if we were working for the Lord Himself. **Second Thessalonians** says if you don't work, you shouldn't eat. **First Timothy 5:8** says if a man doesn't work and provide for his household, he's worse than an infidel, an unbeliever.

Irresponsibility in the realm of work is an abdication of what it is to be human, to say nothing of abdicating and disobeying the duty that God has given to us. God's world is a place of order and purpose, it's not a place of undefined chaos being run by the gods of luck. And God has designed for us to work and that we should be blessed by that work. He's designed for us to use our reasoning capability and be blessed through the application of that reasoning ability. By those means He would meet our needs and we would enjoy the goodness of life.

Fourthly, **gambling** is driven by the sin of covetousness...**gambling** is driven by the sin of covetousness. **Gambling** violates directly the tenth command which is not to covet, **Exodus 20:17**, **Deuteronomy 5:21**. **Gambling** exists because the sin of greed feeds covetousness. It betrays discontent with God's provision. **Luke 12:15**, Jesus said, "Beware and be on your guard against every form of greed for not even when one has an abundance does his life consist of his possessions."

Did any of you see that thing on happiness the other night on 20-20? John Stossel's report where he interviewed all the people who won the lottery who were so miserable...they were miserable, their marriages had broken up, their families were a mess, and all their friends hated them because they wouldn't give them any of their money. And John Stossel was giving the report on happiness and somebody said to him, "Are you happy?" And he said, "No." A man's life doesn't consist in the abundance of things he possesses. I mean, we're warned about that repeatedly over and over and over again. Whatever you have is what God has provided for you. And whatever you don't have is what He hasn't provided for you.

But **gambling** makes a persistent appeal to covetousness and is fundamentally opposed to the unselfishness which was taught by Jesus Christ and by the New Testament. The attempt inseparable from **gambling** to make a profit out of the inevitable loss and suffering of others is certainly the antithesis of loving your neighbor as yourself. If we're ever going to curb **gambling**, we're going to have to curb covetousness...pretty formidable task. Greed, materialism, love of money, they flourish in a

**gambling** environment. **Gambling** built on covetousness is an act of unfaithfulness to God because it assumes that God has not given us what we ought to have. He hasn't given us enough and it assumes that more is a good thing. Is it?

Listen to Proverbs 30 verse 7, "Two things I asked of thee, do not refuse me before I die." I only want two things in life, he says. "One, keep deception and lies far from me...keep deception and lies far from me." I want the truth. I want truth. That's a noble request. Much like Solomon seeking wisdom. Here's the second one, "Give me neither poverty nor...what?...riches. Feed me with the food that is my portion. You know what I can handle, You know what You want me to have, give me that. If You give me too much, I'll be full and deny You and say...Who is the Lord? I don't need Him. Or if I have too little I'll steal and profane the name of my God." I know myself and if I have too much I'll be proud and boastful and I don't need God. And if I have too little, I'll be...I'll be tempted to steal and I'll become a thief.

God knows you and He knows me and He knows what we need and He knows what we can handle and He knows what tests He wants to bring into our life and He's defined the stewardship and the character of that stewardship for each of us. I don't want yours, and I hope you don't want mine.

Fifth, **gambling** seeks gain from the loss of others. **Gambling** is a violation of the eighth commandment because **gambling** in the end steals. You might as well break into the house and take what they have. It steals from the losers. It is fundamentally a violation of the command to love your neighbor. It takes money from others. It strips families of resources. It increases debt. It leads to poverty. It leads to suicide. Twenty percent of addictive gamblers have attempted suicide and the suicide rate of the spouses of compulsive gamblers is 150 times the national average. **Gambling** is pursuing prosperity at another's expense, exploiting the poor and the undisciplined. Teaches greed, covetousness, and attacks the ethics of hard work, saving, self-denial, capital accumulation, exalt Hedonism, and on demand gratification.

So **gambling** is seductive. It lures people in. And Paul says some things are permissible but not beneficial. Some things are permissible but I won't be brought under the power of any. **Gambling** is so seductive. Forty percent of white collar crime in America is caused by compulsive gamblers. **Gambling** is a choice, it's a bad one...it's a bad one. It destroys individuals. It destroys marriages. It destroys families. It destroys society.

Well, for anyone to support it, including United States Government, is a travesty on moral and social responsibility. The government might as well sell drugs. **Gambling** is the result of post-modern pessimism. The hopelessness of practical atheism that says there's no God, no hope, no future, no reason, no rationality, just luck...that's...that's something we can thank evolution for. There's no God. It's all just luck. And so the senselessness of **gambling** makes sense. It succeeds in a mood of despair and hopelessness, a mood of moral relativism and atheism, but it doesn't belong with biblical Christianity. It is a sin to be avoided and, bless God, a sin to be forgiven.

### Gambling (Power Point)

"States already raise around \$20 billion annually, more than 4% of total revenue, from lotteries and casinos, the New York Times reported May 18. Since the easing of gambling laws in 1991, the amount wagered has skyrocketed to \$68 billion from \$27 billion, the newspaper said. Americans now spend more on gambling than on movies, videos and DVD's, music and books combined." (Zenit.org, 6-14-2003)

#### Gambling Statistics

Going the Way of Las Vegas, Zenit.org

Massachusetts Citizens

- In 2002 spent over \$4 billion on the lottery
- \$658 for every man, woman and child in the state

- State legislators are now pondering casinos and slot machines in order to raise even more revenue
- Gambling “is now done in a way which takes an extraordinary amount of money from people who probably can’t afford it and returns a declining share of that to local aid...” (Stephen Crosby, former Massachusetts sect. of administration and finance)

#### Gambling Statistics

Going the Way of Las Vegas, Zenit.org

#### Other Statistics

- In 1978 only Nevada had casinos. Now more than 25 states have some form of casino gambling (AP, May 12, 2003)
- Wisconsin Governor Jim Doyle negotiated a contract with Indian tribes in which he gave them the rights to 24 hour gambling, unlimited slot machines, and the pledge of no gambling competition in southeast Wisconsin.

#### Gambling Statistics

Going the Way of Las Vegas, Zenit.org

#### Canadian Lottery

- Generated \$8.3 billion dollars last year
- Poorer households spent proportionately more of their income on gambling. Almost 60% of households with incomes under \$14,700 reported gambling the previous year, wagering on average \$260 per year. (Statistics Canada)
- Each adult gambled, on average, \$329 in 2002. A decade ago, the average amount per capita was just over \$95.

#### Gambling Statistics

Going the Way of Las Vegas, Zenit.org

#### Italy

- Italy now accounts for 9% of all money spent on gambling worldwide (Catholic newspaper Avenire)
- 2003 Estimate: \$35.2 billion dollars will be wagered
- Some estimates say Italy has a half-million gambling addicts.

#### Great Britain

- Parliament will soon change laws governing casinos, which will result in Las Vegas style gambling (Richard Caborn, Sports minister, June 7, 2003)

#### Gambling Statistics

Metro, February 2002

63% of Americans approve of legalized gambling

22% of Americans believe legalized gambling should be expanded

Between 1994 and 2000, the number of gambling trips by Americans has increased 20 percent.

The FBI estimates that in excess of \$2.5 billion is wagered on the NCAA Tournament each year.

Suicide rates are 200 times higher than the national average for compulsive gamblers and 150 times higher for their spouses.

#### Gambling Consequences

#### Crime and Addiction

“In a 1976 report, the U.S. Commission on the Review of the National Policy Toward Gambling had cautioned about corruption and the incompatibility of revenue raising and crime control when jurisdictions legalize gambling. Crime figures reported to the FBI in the 9 years after the first

casino opened in New Jersey in 1977 showed that the incidence of all crime combined had increased 138 percent. This crime problem, and the anticipated increase of citizen participation in legal as well as illegal gambling, raised a concern in the 1988 report of the New Jersey Governor's Advisory Commission on Gambling." (FBI Law Enforcement Bulletin)

Gambling Consequences

Crime and Addiction

"Illegal Gambling is Still a Significant Problem. How big is illegal gambling? It may run as high as \$100 billion per year. Other estimates put the figure even higher. That may seem like a very large figure, but as noted earlier, sports betting is immensely popular and most of it is illegal. The large extent of illegal sports betting is one of the reasons that some used to advocate its legalization. Others claim that business with illegal bookies would not decline because they offer better odds, credit, tax free payouts, and greater convenience in placing bets and collecting winnings." (Gambling in California, Roger Dunstan, California Research Bureau)

Isaiah 5:16, 20-21

(vs. 16), "But the LORD of hosts shall be exalted in judgment, And God who is holy shall be hallowed in righteousness."

(vs. 20-21), "Woe to those who call evil good, and good evil; Who put darkness for light, and light for darkness; Who put bitter for sweet, and sweet for bitter! 21 Woe to those who are wise in their own eyes, And prudent in their own sight!"

1 Peter 4:1-3

"Therefore, since Christ suffered for us in the flesh, arm yourselves also with the same mind, for he who has suffered in the flesh has ceased from sin, 2 that he no longer should live the rest of his time in the flesh for the lusts of men, but for the will of God. 3 For we have spent enough of our past lifetime in doing the will of the Gentiles; when we walked in lewdness, lusts, drunkenness, revelries, drinking parties, and abominable idolatries."

1 Peter 1:13-16

"Therefore gird up the loins of your mind, be sober, and rest your hope fully upon the grace that is to be brought to you at the revelation of Jesus Christ; 14 as obedient children, not conforming yourselves to the former lusts, as in your ignorance; 15 but as He who called you is holy, you also be holy in all your conduct, 16 because it is written, 'Be holy, for I am holy.'"

Romans 6:13-14

"And do not present your members as instruments of unrighteousness to sin, but present yourselves to God as being alive from the dead, and your members as instruments of righteousness to God. 14 For sin shall not have dominion over you, for you are not under law but under grace."

The Sin of Gambling

What Do the Scriptures Say?

Gambling is not explicitly dealt with in scripture

- Neither is rape, dancing, running red lights, etc.
- Rape: Sexual immorality (1 Thess. 4:3)
- Dancing: Lasciviousness (Gal. 5:19)
- Running Red Lights: Obeying Govt. (Rom. 13)
- Gal. 5:21, "And the like..." "those who practice such things will not inherit the kingdom of God."

The Sin of Gambling

What Do the Scriptures Say?

Gambling is an expression of covetousness

- At basis of all gambling is the desire to take away something which belongs to another

- “You shall not covet your neighbor's house; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor's.” (Exodus 20:17)
- Luke 12:13-15; Col. 3:5-8; Eph. 5:5; Rom. 1:29-32

Luke 12:13-15

“Then one from the crowd said to Him, ‘Teacher, tell my brother to divide the inheritance with me.’ 14 But He said to him, ‘Man, who made Me a judge or an arbitrator over you?’ 15 And He said to them, ‘Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses.’”

Colossians 3:5-8

“Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry. 6 Because of these things the wrath of God is coming upon the sons of disobedience, 7 in which you yourselves once walked when you lived in them. 8 But now you yourselves are to put off all these: anger, wrath, malice, blasphemy, filthy language out of your mouth.”

Ephesians 5:5

“For this you know, that no fornicator, unclean person, nor covetous man, who is an idolater, has any inheritance in the kingdom of Christ and God.”

Romans 1:29-32

“Being filled with all unrighteousness, sexual immorality, wickedness, covetousness, maliciousness; full of envy, murder, strife, deceit, evil-mindedness; they are whisperers, 30 backbiters, haters of God, violent, proud, boasters, inventors of evil things, disobedient to parents, 31 undiscerning, untrustworthy, unloving, unforgiving, unmerciful; 32 who, knowing the righteous judgment of God, that those who practice such things are deserving of death, not only do the same but also approve of those who practice them.”

The Sin of Gambling

Gambling Violates Legitimate Economy

Three legitimate means of transferring property:

- Law of Labor: Money is earned by effort expended (Eph. 4:28; 2 Thess. 3:12; Luke 10:7)
- Law of Exchange: Buying and Selling, investments, etc. (Matt. 13:44; Matt. 25:27)
- Law of Love: Where money is given with no expectation of return (Eph. 4:28; Acts 2:45)

Gambling does not qualify as any of these, is parasitic, and without divine sanction

The Sin of Gambling

IT DOESN'T APPLY TO ME!

Dancing: “I don't think impure thoughts”

- Dancing is an expression of Lasciviousness

Immodest Dress: “I'm not attractive”

- Swimsuits are expressions of Immodesty

Gambling: “I only do it for the entertainment”

- Gambling is an expression of Covetousness
- You are taking something that belongs to another, and that he does not want you to have
- You are wagering in order to get something for nothing
- By definition, it is “covetousness”

## Conclusion

Gambling is an expression of covetousness, greed and laziness. It is sinful, and must be avoided by the people of God.