# THE CHRISTIAN AND GAMBLING

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Published for the Synod of the Reformed Presbyterian Church of Ireland by the Committee on Public Morals and National Righteousness, Cameron House, 98 Lisburn Road, Belfast.

Gambling, today, is big business. In recent years it has become an acceptable and seemingly necessary part of our way of life. It has been estimated that in 1980 more money was spent on gambling in Great Britain than on clothes and footwear, more than on fuel and light, and about the same as was spent on travel. In fact, gambling accounted for more money than all other forms of recreation and entertainment put together.

Gambling has also become a most useful source of revenue, whether for a club or society, a national charity, or even the government. Indeed, recognising the gains to be made from gambling, many governments not only impose a tax on specific forms of gambling, for example betting on horse-racing, but have national lotteries which bring in millions of pounds every week.

Since gambling has become so prevalent, and since it assumes many forms, we must be aware of the dangers posed by any involvement with it. While most sincere Christians would have little to do with the more obvious forms of gambling, for example, betting on horse-racing or football pools, there are many subtle forms of gambling in which Christians may participate, such as 'the raffle' which it is said 'is in aid of a good cause', and which they may not see as actual gambling.

Since Satan is constantly trying to deceive men and women by making sin appear respectable and even attractive, we must be careful that we are not given a false impression of gambling. It is our duty before God to know exactly what it involves, and what the Scriptures teach regarding it.

#### WHAT IS GAMBLING?

One dictionary definition of gambling is, 'the act or practice of consciously risking money or other stakes without being certain of the outcome'. This definition, however, does not adequately explain all that gambling involves. A more precise definition, which takes account of all the factors involved in gambling, may be stated thus: 'Gambling is an act by which one party consciously risks money or other stakes in the hope of gaining at someone else's expense (i.e., if I win, he loses, and vice-versa), without giving anything of value in terms of goods in return (to the person from whom one has gained).'

It is immediately obvious from the last part of this definition that gambling is sinful. It involves breaking the eighth commandment: 'Thou shalt not steal'. Gambling is basically an attempt to gain something at someone else's expense without giving adequate value in return. The fact that the parties involved agree to this transaction is irrelevant and cannot justify it, any more than the fact that two men agree to fight a duel justifies one of the men killing the other. An agreement to do something wrong is itself wrong. If the one who gambles wins, he is a thief; if he loses, he is guilty of wasting that which the Lord has given to him in trust, whether money or property.

#### WHAT MOTIVATES PEOPLE TO GAMBLE?

We must recognise that the basic reason for gambling is the sinfulness of the human heart. The desire to have something more than that already possessed was evident even in the Garden of Eden. When tempted by Satan, Eve looked at the tree of the knowledge of good and evil, from which she and Adam were forbidden to eat, and she 'saw that the fruit of the tree was good for food and pleasing to the eye.' Believing the lie that this would make her like God Himself and give her wisdom, she craved the fruit of that tree, and it comes as no surprise when we read, 'she took some and ate it' (Gen. 3:1-6).

Resulting from the sinfulness which has characterized every man since the Fall, there are a number of factors which motivate people to gamble. We note three:

#### 1. Dissatisfaction

Many people are discontent with their lot in life, and they long for something bigger and better and more beautiful than what their friends and neighbours have. To this end, they resort to gambling in the hope of realising their dreams. We must remember, however, that a desire for gain may not be bad in itself, in the same way as ambition is not necessarily selfish. In the case of the gambler, however, the form this desire takes is usually that of gaining a large profit from little input or effort. That 'something for nothing' mentality is certainly unchristian, as is the love of money which gambling so often induces (I Tim. 6:9, 10).

## 2. Depression

It is a recognised fact that people can become depressed as a result of boredom, monotony, or frustration. Factors contributing to this may include a high level of unemployment, a monotonous and unfulfilling job, or family problems. It is often the case that, for such people, gambling can divert attention from their problems for a time and add a little bit of 'excitement' to their lives: "What if I won the pools this week?" Whilst this is something quite prevalent in our society, it is nothing new. Many in past centuries turned to gambling to divert attention from problems and frustrations. Nowadays, however, many more forms of gambling are available to a greater variety of people.

## 3. Despair

While this applies to only a few, it is nevertheless a strong motivating factor. There are those people who, having got themselves into serious financial and personal difficulties by gambling, foolishly believe that their only hope is to have "a last try" at some form of gambling in order to get themselves out of their tragic circumstances.

A sad fact of the society in which we live is that in it these various motivations to gambling are strengthened and reinforced weakened and discouraged. Constantly increasingly, we are bombarded, by means of advertisements on T.V. and in newspapers, with the message, "Have more; you need more; others have it, you ought to have it too." Because very few in our society are true Christians, life for the majority has no real purpose or meaning. They foolishly believe that happiness is found in the abundance of possessions; that people are meant to eat, drink, and be merry and to live it up and have a good time. "This life is all there is, so let us make the best we can of it." Furthermore, we live in a society which has much more money and leisure time than previous generations. We therefore have a ready-made situation for the exploitation of people who have a desire to gamble, with the result that it is now a multi-million pound business, and most people love it and see nothing wrong with it.

#### THE SAD RESULTS OF GAMBLING

In certain instances, it might be claimed that the results of gambling are good and beneficial. For example, there are times when the proceeds of gambling go to help a 'good' cause. Charities organize raffles to augment their funds, as do some churches. In some countries lotteries are held to provide money for social amenities. In the seventeenth century, London's metropolitan water supply and the first Westminster Bridge were financed by sales of lottery tickets. More recently, the enormous debt incurred by the building of Sydney's imaginative Opera House was an embarrassment to the whole community, yet it was cleared in a matter of days by means of a lottery.

At the personal level, however, the results of gambling can be tragic. On a radio programme recently a businessman's wife told how, for her, gambling meant 'the lack of a husband and the lack of a home.' Recently too, a famous footballer confessed to a newspaper 'I gambled my wife away.' Once gambling reaches the stage of addiction, the consequences are as devastating and predictable as those of alcoholism. The following is a quotation from "A Fact Sheet from Gamblers Anonymous":

"The compulsive gambler feels an irresistible urge towards uncontrolled wagering and loves the atmosphere and excitement of the 'betting scene.'

There is a deeply-held conviction that 'good luck' and 'the big win' are just around the corner, that the right system will soon be found, that a larger capital investment is the answer, and that in the end "I will be able to prove it." Sadly this is a dream world in which, win or lose, the stakes spiral upwards and life spirals downwards.

Begging, borrowing, stealing, cheating, lying and blackmail become routine. No win is big enough — it always goes back into the stake money. The mounting debts are never cleared. More cunning ways are devised to cheat or charm family and friends to raise gambling money.

The gambler's whole lifestyle is inevitably affected, and standards of living are reduced, even if covered by an appearance of success and affluence. Family arguments lead to impaired relationships and marital breakdown, Friends

and jobs may be lost. Suicide attempts may lead to phychiatric treatment, and criminal activities may lead to court and prison."

#### WHAT ARE THE MAIN FORMS OF GAMBLING?

#### 1. Gambling

This is playing a game for money, e.g., cards, gaming machines ('one-arm bandits'), bingo. The game itself may involve a measure of skill along with so-called 'chance', yet in each instance a risk is being taken with the hope of winning at someone else's expense.

## 2. Betting

In this instance, a person puts money, at certain odds, on an event which has not yet occurred. People bet on all kinds of events — not just on horse racing or greyhound racing, but on many of the major sporting events. For example, "Who will be the next world snooker champion?", "Who will win the English F.A. Cup or the annual Oxford/Cambridge Boat Race?" In fact, people even bet on who will be the next Miss World or who will be the next Pope.

# 3. Lottery

This is the distribution of prizes according to either a manual or mechanical drawing of lot. The draw is usually made weekly in national lotteries, and such is its popularity that the winning numbers are announced on T.V. and radio, as with the winners of the Premium Bond prize in Britain. Just recently the Republic of Ireland has established a national lottery.

# 4. Free-gifts, Raffles, etc.

Free-gifts are those 'gifts' given by magazines, petrol stations, and supermarkets to the holders of tickets with 'lucky numbers.' When a person wins a 'free-gift' by having a 'lucky number', it should be remembered that many other people have contributed in some form or other toward the cost of that 'free-gift' without they themselves getting anything of value in return. And as already

stated, the fact that they have agreed to the system doesn't make it right. It may be contended, however, that the offer of 'free-gifts' in this manner does not constitute gambling, since those participating do not pay specifically toward the scheme, but are included in it by virtue of being customers. On the surface this seems to be a fair assessment, but it is widely acknowledged that these 'customers' pay indirectly toward the scheme. For example, it is known that many petrol companies, instead of reducing the price of petrol, often offer 'free-gifts' on a lottery basis, and thus the added price of the petrol covers the cost of the scheme.

In raffles, a number of people buy 'chance tickets' and the person with the 'lucky number' (the number drawn out of the hat) wins the article offered as a prize. Another variation of this is 'Lines.' You buy a line and thus include yourself in the draw for the prize offered. These are clearly forms of gambling, and are undoubtedly sinful. Unfortunately, many professing Christians see nothing amiss with raffles or with buying lines and have participated willingly in them without recognizing the true nature of these schemes. Many, indeed, argue that since the article raffled is not of great value and the 'chance tickets' usually cost only a few pence each, there is no real harm done. This is untrue. Whether the stakes are large or small, the principle remains unchanged. In the eyes of God, the major concern is not the extent, but rather the fact of sin. And whether or not it is as sinful to 'take a chance' on winning £1 as opposed to 'taking a chance' on winning £1,000 is irrelevant; it is still sin.

While recognizing the above as obvious forms of gambling, there are those who sometimes ask the question "Are not insurance and business investment also forms of gambling?" An evaluation of these, however, would suggest otherwise.

#### 1. Insurance

On the surface, insurance may appear to be a form of gambling in that small amounts of money lodged in a general fund by a large number of people, come out as large amounts for a small number of people. Such a view, however, is in error, for in gambling a person tries to get something of value in return for a minimal input, the outcome being determined by 'chance', that is, by the humanly incalculable outcome of an act such as throwing dice, spinning a wheel, drawing a number, etc. In taking out an insurance policy, a person (i) is not hoping for any gain at the expense of another: he insures to avoid loss; (ii) is not motivated by greed, but by carefulness; (iii) seeks to minimise the risk, rather than increase it.

Insurance, therefore, is basically equivalent to a number of people getting together and saying, "Since we are all facing a possible risk, let us share the risk among us, so that no-one will suffer unduly by it. We will all lose a little, but it means that none of us will suffer the crippling effect of the tragedy against which we are insured." This is not gambling, but the minimizing of, and helping people cope with, risks that already exist.

#### 2. Business Investment

The impression is often given by those who fill in the football pools coupon or bet on horse racing that those who deal in the Stock Exchange and who study the Financial Supplement in the newspaper are virtually doing the same as they are. Such an impression is misleading, although this area is not as clear cut as that of insurance. There are certain types of investment which may be tantamount to gambling, and it is important for us to distinguish between these and forms of investment which are not gambling.

A normal long-term business investment cannot be considered as gambling. The money invested is for the good of many. The financial capabilities of the company invested in will be improved, and there is always the possibility of this increasing employment. A speculative deal on the Stock Exchange, however, is much more questionable, especially if the investment is based on guess work and the investor makes his investment merely with the desire of increasing his wealth at the expense of others.

#### EXCUSES OFFERED IN DEFENCE OF GAMBLING

Gambling, because of the hold it can have on people, will always have its defenders, even among those who should be its greatest opponents. Some of the excuses offered are as follows:

## 1. "It is for a good cause"

By focusing on the supposedly favourable outcome of a particular gambling scheme, attention is diverted from the main issue — the propriety of gambling — and the claim is made that the end justifies the means. The Scriptures teach, however, that a person will never achieve a good end by using improper means. The emphasis must never be on the so-called "good cause", but always on the "good means."

# 2. "I don't want to be seen as anti-social or unwilling to support a particular charity."

One of the important things a Christian has to do at times is say, "No." When Biblical truth and holiness are at stake, he must take a stand. This does not mean being unreasonable, but he is called upon to speak the truth in love. At first, people may consider his particular viewpoint strange, but this gives no grounds for failing to take a stand. On the matter of seeming to be antisocial or unwilling to assist a particular charity, there is no reason why a donation cannot be made directly to the cause concerned, without any strings attached.

# 3. "There are no stakes in this scheme, so no-one loses anything."

This excuse is often put forward with regard to Premium Bonds, 'gifts' offered by magazines and mail-order companies, and the 'lucky numbers' given at supermarkets and petrol stations. As already noted, many people have already paid to help fund schemes without being asked. Thus, people do lose.

# 4. "The other people involved are quite happy to lose if I win."

As stated earlier, a scheme is not necessarily justified by the parties agreeing to participate in it. An agreement to do something wrong is itself wrong. Since gambling is stealing, no agreement can ever make it right.

# 5. "Everybody does it, therefore it cannot be wrong."

It is far from true to say that everybody does it. There are

those who conscientiously oppose it and who witness against it, though they are obviously in the minority. Its acceptance by the majority, however, does not prove that it is right, nor does it make it right. The Scriptures remind us that at times the majority can be wrong, and in such instances their course must not be followed: "Do not follow the crowd in doing wrong" (Exod. 23: 2).

# 6. "People would not support this cause if there wasn't an incentive, such as the prospect of winning something."

It is a poor reflection on any society when people have to be 'bribed' into supporting a cause. Furthermore, in such instances all the money collected does not go to support that cause, in that a percentage has to be taken out to fund 'winnings'.

# 7. "It must be right to gamble since some influential churches permit it."

It is a sad fact that there are churches which not only sanction gambling schemes (raffles, bingo, etc.) to help church funds, but they try to justify them on the ground that they are for "the cause of God and religion." Far from justifying gambling, this religious dimension makes it much worse. Surely it is more sinful to gamble for the cause of religion, than merely to gamble. This indicates that a person has not merely a covetous and greedy heart, but that he foolishly believes that God can be honoured and the cause of Christianity promoted by indulging in practices aimed at satisfying a covetous desire.

#### THE NOTION OF "CHANCE" - AN INSULT TO GOD

One of our chief objections to gambling is on account of it being tantamount to stealing. There is another aspect of it, however, which is equally reprehensible. The outcome of any gamble is largely dependent on "chance". But what is "chance?" Is there really such a thing? In man's estimation, "chance" is an occurrence which has no recognizable design or discoverable cause. Such a view is discounted by the Scriptures. In Proverbs 16:33, we read "The lot is cast into the lap, but its every decision is from the Lord." What people call "chance", therefore, is an element in God's Providence. He controls every event. When a coin is

tossed, it is not "chance" but God who decides whether the outcome is "heads" or "tails". When a dice is thrown, the particular number which comes up does not depend on "chance", but was decided by God in the counsels of eternity. The same is true of raffles and lotteries.

Gambling, therefore, in whatever form, is most irreverent and an insult to God, in that it attributes to "chance" what is actually the Providence of God. This is a violation of the third commandment: "Thou shalt not take the name of the Lord thy God in vain." As the Shorter Catechism reminds us, this command forbids "all profaning or abusing of any thing whereby God maketh himself known" (Q. 55). Since God's Providence is one of the means by which God reveals Himself, to make it the basis of a "lottery" or "raffle" is a gross misuse and abuse of it. Thus, those who gamble are guilty either of "atheism" or "profanity." If they believe the outcome of any gamble is dependent on "chance", they are guilty of atheism. On the other hand, if they believe that the outcome depends solely on God, they are guilty of trying to use God's Providence to enable them to gain at other people's expense. This is nothing more than an attempt to use God, and to harness His power for sinful purposes. By so doing man seeks to make God his servant. Christians, on the other hand. have consecrated their lives to God, asknowledging Him as Lord and Master, and promising to be His servants. To seek to do otherwise is sinful, and to make oneself liable to God's judgment: "the Lord will not hold him guiltless that taketh his name in vain."

#### CONCLUSION

As Christians, we cannot countenance gambling in any form. It is a practice which is sinful and violates the commands God has given in the Scriptures. We must, therefore, take a stand against it, and resist all the temptations it sets before us. In seeking to be faithful to God in this respect, we must ask ourselves some searching questions: "Do we care more for material gain than we do for 'a conscience void of offence toward God and toward men?' "; "Do we lack courage to say 'No', when the easy and popular answer is 'Yes', or even saying nothing at all?" Let us pray for God's grace to withstand this evil and for the opportunity to bear witness against it.