

Lecture #23: Gambling (Detailed Notes)

"A faithful man will be richly blessed, but one eager to get rich will not go unpunished" (Prov 28:20)

"Ill-gotten treasures are of no value, but righteousness delivers from death" (Prov 10:2)

"An inheritance quickly gained at the beginning will not be blessed at the end" (Prov 20:21)

Purpose of this Lecture: To bring Biblical principles to bear on a topic that many find themselves compromising on, or unable to give a response to

- o Review some history of gambling
- o Present some statistics and current trends
- o Review the Biblical principles that apply
- o Address what if anything we as Christians can do

1. Introduction: What exactly is gambling?

a. Question: "Do any of you have relatives you visit in Las Vegas, and you only visit them?"

b. Question: "Which of the following would you consider gambling?" (Where's your threshold?)

- o Slot machines; poker in a casino; keno; roulette; etc.? (Casino gambling)
- o Betting on horse racing? Sporting events? o Drawing lots for a prize?
- o Playing cards; with chips; with coins? o Raffles?
- o Bingo? o Lottery?
- o Door prizes, where part of the price of the entrance ticket paid for the prize?
- o The game of Monopoly? o Flipping a coin on a bet?
- o Carnival (arcade) games of "chance" or "skill?" (Win tickets that are redeemable)
- o Scratch cards? o Baseball card packs?
- o Game shows on TV? o Bottle caps with prizes offered?
- o Chain letters? o Computer financial investment games?
- o The stock market? o Savings accounts? Treasury bonds?
- o Bunko? o Others?

c. Question: Which of the above would be fun even if no opportunity for money existed?

d. Question: What are some common themes or factors that come out of this?

- o Risk
- o Money
- o Investment
- o The condition of the heart
- o The net effect
- o The purpose for the activity

e. Gamble: "To play games of chance for money or some other stake;" "To take a risk in order to gain some advantage" (Webster's New World Dictionary)

f. Bottom Line: Is gambling sin? My opinion: It is not intrinsically evil, but it can very easily be sin

- o Freedom vs. wisdom vs. bondage!
- o Knowledgeable investment versus a game of chance (more below)

2. Throughout History men have Gambled - this is not new, or localized, or limited just to individuals (See Handout: Gambling - Background Information)

a. Ancient History

- o First records of gambling are Chinese, circa 2300 B.C. (probably existed before that)
- o Aristotle lumped gamblers with robbers and thieves (no difference)
- o "Knucklebones" six-sided bones from legs of sheep or deer used as dice in India pre-1000 B.C.
- o Soldiers drew lots for Jesus clothes (**John 19:23-24; Psalm 22:18**)
- o Shaved or crooked dice were found buried with pharaohs & loaded dice were found in Pompeii
- o Cards first appeared in Asia not long after the Chinese invented paper in the late first or early second century A.D.

b. European History

- o First known European card decks were used in 14th century Italy and France
 - o England eventually enacted laws against gambling in games in 1542, and against all gambling in 1665; all lotteries became illegal in 1698 (Lord Beaconsfield: gambling was "a vast engine of national demoralization")
 - o Dr. Samuel Johnson's "Dictionary of the English Language" (1755) defined "gambler" as "a knave whose practice it is to invite the unwary to game and cheat them."
- c. The New World
- o When colonists arrived in America, gambling was already widely practiced by Indians. New World's first law against gambling enacted by the Puritans in 1638 (undermined sound work ethic, yielding idleness and debauchery)
 - o In 1670, Massachusetts banned cards and dice as a "dishonor to God" and cards were considered the devil's playthings
 - o In 1682 the Quakers decided to outlaw gambling
 - o However, lotteries were common in Colonial times, all 13 colonies operating lotteries at one time or another (pay for public works). Lotteries became popular throughout Europe by the 1700's
- d. The U.S.A.
- o During the Revolutionary War troop supplies were purchased with funds from colonial lotteries
 - o By the early 1800's they were popular in the United States: (1832 more than 400 lotteries in 8 states with total ticket purchase of \$66M (five times federal budget))
 - o Between 1790-1850 24 of 33 states used lotteries (finance roads, buildings, canals, bridges)
 - o During June 10-July 2 1776 Thomas Jefferson kept notes of his backgammon, cards, and lotto winnings and losses while he was writing the Declaration of Independence (VA legislature authorized Jefferson to conduct a lottery for private gain after his years as president left him in financial straits - never happened since he died before it was implemented)
 - o By the 1830's many people began to oppose lotteries, with States beginning to outlaw them after a string of scandals.
 - o By 1894 legal lotteries were no longer held in the United States
 - o Slot machines were perfected by Charles Frey of San Francisco in 1895 - with slots now accounting for 80% of some casino gambling profits
 - o Nevada legalized gambling in 1931, and attracts 40 million visitors each year (*note 10*)
 - o In 20th century, NH was the first state to have state lottery (1964)
 - o Native American tribes began taking advantage of a federal law permitting them to operate casinos beginning in 1988

3. Massive amounts of data and statistics exist to show gambling is extensive, destructive to individuals and society in general, but the trend is for government to encourage people to pursue it more all the time

- a. Some selected statistics - the amount of money gambled is staggering
- o Americans gamble more money each year than they spend on groceries (*note 1*)
 - o More than \$600 billion is wagered legally in the United States annually (*note 1*)
 - o In 1994, the average American gambler forfeited approximately \$300 (total losses of \$39.9 B divided by 71% of adult population (age 18 and over))
 - o More money is spent on gambling in Mississippi than on all retail sales combined (*note 5*)
 - o The Las Vegas casino "New York, New York" was completed in 1996 at a cost of \$460 million, more than half was paid for in a period of one year (*note 7*)
- b. The number of people who have a serious problem is very high
- o Nearly 1 in 5 homeless people admit that gambling contributed to their poverty, yet 37% said that they continue to gamble (*note 2*)
 - o From 5% to 8% of American adolescents are addicted to gambling (*note 3*)
 - o 96% of compulsive gamblers said they began before age 14 (*note 18, p. 81*)(similar to drugs)
 - o From 2 to 5-6% of the adult population has a serious gambling problem (*note 26*)
- o 75% of pathological gamblers admitted committing at least one felony to support habit (*note 4*)
 - o 25 years ago, 95% of all gamblers were men, by 1995, 55% are now women (*note 27*)

- o Some Fallout: There are now more than 700 chapters of Gamblers Anonymous today
- c. Government has not helped the problem
 - o Government has expanded the market of people involved with gambling by instituting lotteries: One quarter of those who otherwise would not gamble at all, bet on lotteries (*note 19*)
 - o One decade ago, only New Jersey and Nevada permitted casinos, now 48 states have legalized some form of gambling (*note 6*)
 - o Per capita lottery losses in states with lotteries (1973 - \$35; 1997 - \$150)
 - o Nevada statistics:
 - o First in nation in: suicides (*note 1*); divorce (*note 1*); high school dropouts (*note 1*); homicides against women (*note 11*); gambling addictions (*note 12*)
 - o Third in nation in: abortions (*note 1*); bankruptcies (*note 13*)
 - o Fourth in nation in: rape (*note 1*); out-of-wedlock births (*note 1*); alcohol-related deaths (*note 14*)
 - o Dis-honorable mention (other ranking's): 5th in crime (*note 1*); 6th in prisoners (*note 15*); top one third in child abuse (*note 16*); last in voter participation (*note 1*); one tenth of all southern Nevadans are alcoholics (*note 17*)
 - o Lotteries and casinos bring in roughly the same amount of revenue (total wagered minus wins), yet 10 times as much money is placed in bets at casinos (payout rates at casinos usually >90%; for lotteries it is about 50%) (Who is the greediest?)
- d. Some trends in recent years to legitimize and promote gambling
 - o "Gambling" has become "Gaming" to try and legitimize it
 - o Gambling not viewed in general as "addictive, progressive and dangerous" any longer, but as harmless entertainment (*note 8*)
 - o State lotteries are approved in many instances on the assurance that funds generated will be used for education - studies show after states legalize lotteries that they actually reduce spending on education (*note 9*). (or tending to provide no net benefit)
 - o Viewed as an easy source of public funds - a "painless" tax
 - o Claims gambling will increase employment and business into the state/locale economy
 - o Gambling revenues are unreliable and tend to decrease after first exposure, therefore it must be continually promoted, changed, and provide ever (perceived) greater opportunity to win
 - o Inner-cities see gambling as a "ticket out of poverty"
 - o Making Las Vegas into a "family-oriented" environment to encourage even more tourists and gamblers (and growing the next generation of gamblers)
 - o Indian Reservation Gambling
 - o Bureau of Indian Affairs: 554 federally recognized tribes (USA) with 1,652,879 members (less than 1% of US)
 - o In 1988 about 70 Indian casinos/bingo parlors (16 states)
 - o In 1998 about 260 facilities (31 states)
 - o Tribal gambling total revenue: 1988 = \$212M; 1997 = \$6.7B)
 - o Types of legalized gambling continues to grow:

- Casinos	- Lotteries	- Dog and horse racing
- Video poker	- Indian gambling-	Sports betting
- Internet gambling	- Card parlors	- Bingo
- e. Some net effects:
 - o This situation gives the public an impression that more than adequate funds are available for schools from lotteries, hence bond issues are not received well (*note 20*)
 - o Is it a "painless" tax?
 - o For every dollar the state gets from gambling revenues, taxpayers put up a minimum of three dollars to cover additional costs incurred (infrastructure, regulatory costs, criminal justice system costs, social-welfare costs) (*note 22*)
 - o Will gambling increase employment and bring more business into the state/locale economy?
 - o However, jobs tend to be low-paid service jobs without transferable skills
 - o In Illinois from 1990-1993 the net effect of gambling was that one job was lost for every job that was created (*note 23*)
 - o However, computer analysis of 55 counties that allowed casinos between 1990 and '92

- o showed economic expansion of about 4% - the same as the rest of the nation (*note 21*)
- o Native American Indian tribes claim casinos and gambling will ensure their own self reliance!
- o Gambling brings with it crime (organized and unorganized) and vice (prostitution, assault, robbery, drugs, etc.). Crime rates in towns with casinos were almost double the national avg in 1994 (1,092 incidents per 10,000 verses national average of 593)(*note 21*)
 - “Vegas isn’t called ‘sin city’ for nothing”
- o Gambling preys on those that can least afford it (the poor spend a greater proportion of their income on gambling - thus it is in effect a form of regressive tax (*note 18*))
- o The rate of illegal gambling in those states with some form of legalized gambling is three times as high as in states where there is no legalized form (*note 18, p. 83*)
- o Gambling revenues tend to replace other sources of revenue for schools (no net benefit, in many cases there is a reduction in overall spending on education)(*note 9*)
- o Suicide rate of spouses of "compulsive" gamblers is 150 times the national average (*note 28*)
- o As much as 40% of white-collar crime is caused by compulsive gamblers (*note 27*)
- o Each compulsive gambler costs society an average of \$53,000 in lost wages, theft, related substance abuse costs, and legal and health counseling (*note 29*)
- o Money that would have gone to providing for a family is instead lost
- o Local businesses suffer since customer dollars are spent at casinos instead of in other areas of the local economy
- o It provides a legitimized (legal) avenue for those addicted to gambling to loose all that they have through financial ruin, destroyed marriages and families, and crime to gain funds to feed the habit (compulsive; addictive; in bondage)

4. Many Biblical Principles apply to this issue, including Who we trust in, where our heart really is, our role as salt in society, and the proper role of government

- a. God is Sovereign in all things (**Matt 10:29-30; Heb 1:3a; Prov 16:4; 16:33**)
 - o Is it consistent with His nature to desire to bless His children through gambling?
 - o Does God promise to meet our needs or not - who are we trusting in? (**Matt 6:25-34**)
 - o God is sovereign even over the outcome of the throw of dice ("There are no maverick molecules!") (**Prov 16:33**)
 - o We are to make decisions based upon faith not dependent upon "chance" (**Prov 3:5-6**)
- b. How has God ordained that man should provide for his family? (**Gen 3:17-19; 1 Tim 5:8**)
 - o By diligent effort! (**2 Thess 3:11-12**)
 - o By doing all things for the glory of God! (**Col 3:17-18; 23-24**)
 - o Proper planning and stewardship of earnings and resources will result in great benefit for ones family (**Prov 13:11**)
- c. God does not condemn "risk" taking, but encourages it in constructive, knowledgeable ways
 - o All of life entails some form of risk taking (we are not omniscient)(**Eccl 9:11; James 4:13-15**)
 - o The parable of the talents (**Matt 25:14-30**), "no investment" is contrasted with a bank and other investments - knowledgeable investment is approved (higher risk than banks!)
 - o Insurance policies are risk taking endeavors - prudent in our time, wise stewardship - not replacements for our trust in God, but a way to protect our investments
 - o Isn't putting money in the stock market the same as gambling?
 - o Some stock market investments are equivalent to gambling (quick return promises)
 - o Indiscriminate investment with random putting in and taking out could be the same as gambling
 - o Investment takes care and study, and involves long term results not instant answers
 - o Investments add to the economy and produces things (products, services, etc) that are of value, while gambling does not produce anything (primarily an exchange of money from one hand to another)
 - o There are no guarantees in any kind of investment in this world, we should store our treasures instead in heaven (**Matt 6:19-21**)
- d. What are the fundamental issues we may need to address in our lives? - Contrast with the characteristics we are to demonstrate!

- o Greed ("Hearses don't pull U-Hauls") (1 Tim 6:10; Luke 12:15)
- o In bondage to money (addiction) (Matt 6:24)
- o Idolatry (Matt 6:24)
- o Chasing after fantasies (Prov 12:11; 17:24; 28:19)
- o Lack of patience (Prov 13:11; 21:5; 28:19; Matt 6:33-34)
- o Slothfulness (Prov 13:4; 2 Thess 3:10)
- o Poor stewardship (1 Peter 4:10)
- o Lack of contentment in what God has provided for us (1 Tim 6:6)
- o Lack of trust in God to provide for us (Matt 6:32-33)
- o Are our riches on earth or in heaven? (Matt 6:19-21)
- o Are we asking God to bless something gained (won) through no effort? (Prov 20:21)
- o Are we taking a wise or unwise risk? (statistically, we will loose)
- e. What if I just gamble for the fun of it (entertainment)?
 - o We are called to lead exemplary lives before the ungodly (1 Peter 2:11-12)
 - o We are not to mimic the futile pursuits of the ungodly (3 John 11)
 - o Are we telling others that our God does not adequately provide for us? (Matt 6:25-34)
 - o Our children will build upon the example we set - will it be one of righteousness or compromise? (Prov 22:6; Col 1:28) (Whatever we participate in, we legitimize!)
 - o Gaining something for virtually nothing will not yield gratitude (We do not give things to our children but allow them to work for their money, so that they learn the value of earning what they have...)(Prov 20:21)
 - o Exercising our "freedom" can destroy our brother (1 Cor 8; Rom 14)
 - o If we do not set a higher standard for the world, who will?
 - o Would we be thrilled or ashamed if Jesus Christ returned while we were pulling the handle of a slot machine? (1 Thess 5:1-11; 2 Peter 3:11-12; 14)
 - o Is gambling, no matter how benign, sin?
 - o What would wisdom dictate?
 - o What is the true motivation of our heart?
 - o What is the resulting fruit?
 - o Is this what God would want us to be doing?
 - o Can we truly say that we are gambling for God's glory? (1 Cor 10:31)
 - o We have freedom to gamble as long as we are not in bondage to it (1 Cor 6:12; 10:23-24) and our actions are not a stumbling block to others (Rom 14). However, by gambling we:
 - o Validate the State sponsoring of gambling which can be proven to have tremendously destructive effects on people and families (Eph 5:11)
 - o Endorse legal gambling as a valid form of entertainment
 - o Encourage more extensive gambling and support it financially (3 John 11)
 - o Are not being a good steward of the resources God has given us
 - o Expose ourselves to an environment and lifestyle that is not constructive to our Christian walk before the Lord (Psalm 1:1-3; James 1:13-15)
 - o Set a poor example to those brothers and sisters who are weaker in the faith and may not be strong enough to withstand the temptation/addiction that could come (it appeals to the weaknesses of people and not to their strengths)(Rom 14)
 - o Participated in a fundamentally exploitive process (for you to win, someone else has to loose - generally the poor)(Ex 20:15)
 - o Open ourselves up to greater temptation (James 1:13-15)
- f. Casting lots is found in the Bible, but isn't it the same thing as gambling? (Yes and no)
 - o Casting lots given by God to render a decision if needed, not a means to financial gain
 - o Basically: decision too important for man to make, God must make it! (Prov 16:33)
 - o To select the "scapegoat" by the High Priest which symbolized Christ's bearing away of our sins (Lev 16:8)
 - o To select which piece of land was to be occupied by which family group (Num 26:55; Joshua 18:10)
 - o To identify the holder of forbidden things (Joshua 7:14-18)

- o To choose soldiers for battle (**Judges 20:18**)
- o To determine that Jonathan had violated the king's oath (**1 Sam 14:41-43**)
- o To resolve disputes to prevent bloodshed (**Prov 18:18**)
- o To decide between two qualified men who is to become a leader (**Acts 1:24-26**)
- o Even the ungodly used lots
 - o To decide who was responsible for calamity (**Jonah 1:7**)
 - o For personal benefit (winning) (**Matt 27:35; Psalm 22:18**)
- o Urim and Thummim also used as a form of casting lots (**Ex 28:30; Lev 8:8; Deut 33:8,10; Num 27:21; 1 Sam 28:6**)
 - o No explicit description of how this system was implemented or used
 - o One conjecture: Urim (gives negative answer); Thummim (gives positive answer); each stone with a yes and a no side - tossed - "yes", "no", "no reply" possible answers

g. Is promotion of gambling a proper role for government?

- o Government is to punish the evil doer, and not promote actions and behaviors that result in the growth of evil and the destruction of families
- o Government is to commend the good, restraint from gambling is beneficial for all
- o Government is not to benefit from evil behavior (taxing & sponsoring gambling for revenue)
- o Government is not to legitimize evil behavior by participating and encouraging its spread

Quote from "Family News From Dr. James Dobson", April 1999; "Lotteries also foster a get-rich-quick mentality while belittling the work ethic. A Massachusetts Lottery ad offered two options for how to 'make millions.' Let me quote: 'Plan A: Start studying when you're about 7 years old, real hard. Then grow up and get a good job. From then on, get up at dawn every day. Flatter [your] boss. Crush competition ruthlessly. Climb over backs of co-workers. Be the last one to leave every night. Squirrel away every cent. Avoid having a nervous breakdown. Avoid having a premature heart attack. Get a face lift. Do this every day for 30 years, holidays and weekends included. By the time you're ready to retire you should have your money.' Or 'Plan B': Play the lottery.'"

5. As Christians, we have a responsibility to set an example (salt & light) to this nation and demand strict accountability of government to discourage those things destructive to society

a. In our own personal lives:

- o Study the Biblical principles involved
- o Work hard, show restraint, do not trust in gambling to bring about riches, set a godly example
- o Prayerfully consider what the real motivation is to gamble (entertainment?)
- o Consider what we are supporting by being involved at all
- o Consider the example we are setting of others
- o Do not place ourselves at greater risk of temptation

b. In our home:

- o Teach proper Biblical principles about trust in God, diligent work, personal initiative
- o Set an example for our children by our own actions
- o Be sensitive to examples set in our homes that may lead to greater involvement in gambling
- o Make wise investments after careful investigation; be prudent with our time and resources (insurance policies provide assistance in being a good steward of our resources, not a means to get rich)

c. In the church:

- o Help those that may be in bondage to gambling to realize it is idolatry
- o Be aware of the Biblical principles involved, as well as statistics
- o Differentiate between sin and ignorance relative to the issues involved
- o Be sensitive to the weaknesses of our brothers and sisters
- o Be wise in providing help to a family - what's the real source of financial difficulties (Deacons)

d. In our State:

- o Be aware of the common reasons little opposition exists against gambling:
 - o Apathy of most people
 - o Lack of awareness of the problems associated with gambling
 - o Legal ambiguity and complexity involved discourage any in-depth investigation
 - o Limited resources available to combat it

- o Poor understanding of the proper roles of government (**Rom 13:1-6**)
- o Don't support legalization of gambling in any form (not a proper function of government)
- o Demand scientific information and statistical data to prove gambling is beneficial to society should any gambling be endorsed by the state
- o Encourage strong fiscal accountability for funds the state is collecting from gambling
- o Work to remove legal sanctions (and impose stiffer control) of legalized gambling through letters to representatives, letters to editors, petitions, talking to neighbors, passing data along

6. Bottom Lines:

- a. Gambling is pervasive in our society, it begins in early life, and is encouraged in many venues
- b. It is not the purpose of government to entice, promote and benefit from gambling
- c. Gambling per se is not evil
 - o But the environment, our heart, and our desires can be sinful
 - o We have the freedom to gamble, but (like drinking) it can be unwise, a poor example to others, and contributes to the moral malaise and destruction of our society
- d. We are to set a godly standard and example for our families and the world by our actions
- e. My opinion: we are not called to force legislation to make gambling illegal, but we can enter the public debate with truth - and try and minimize the problems it creates
- f. **Jer 17:11 "Like a partridge that hatches eggs it did not lay is the man who gains riches by unjust means. When his life is half gone, they will desert him, and in the end he will prove to be a fool."**

7. Homework Discussion Questions and Statements (See Handouts)

- a. "Is it all right to work for a gambling casino?" "How about providing a service to one?"
 - o Can't the Lord provide honest employment (even if for a lower wage)?
 - o We are in the world but not part of the world - selling goods and services to casinos is the same as to any non-believer (unless our entire market is to gambling)
- b. "What are the effects of gambling?"
 - o Destroyed families
 - o Great increase in social program and justice costs to be born by the country
 - o Leads to greater temptation and sin
- c. Is "Destination Gambling" OK for a Christian? (families that budget for vacations in a gambling center expecting to lose a predetermined amount of money)
 - o Same issues as stated above about Christian witness, example, exposure
- d. "What about computer games for children that involve play gambling, there isn't any money involved?"
 - o Train up a child correctly (**Prov 22:6**)
 - o What skills are we trying to impress into our children to equip them in their walk of faith? Are the games supplemental to our instruction about the Lord, or in replacement to them?
- e. "Where does it say in the Bible 'thou shalt not gamble'?"
 - o This explicit commandment is not found in the Bible, however, many principles are found that can be applied (see above lesson)
 - o Likewise - it does not say that gambling is OK - thus principles need to be addressed
 - o This is a wisdom and a Christian witness issue
- f. "Isn't gambling a victimless crime?" No!
 - o Statistically you will lose!
 - o It feeds a large industry that is corrupt for the most part
 - o It has an allure that creates impure thoughts and motives in the Christian - the call of the ungodly to something more exciting than the life God has given us
 - o It appeals to the baser in us not the higher
 - o It attracts many forms of criminal behavior
 - o In order for you to win, someone else must lose
- g. "What's wrong with Bingo - even churches do that?"
 - o Just because some churches play bingo does not make it right (is there a difference as to whether there are gifts offered or money; or whether some money is kept for ministry?)
 - o What is better attended, the bingo night or the worship service?
 - o Is this really how the Lord intended to supply for the needs of a church?

- h. "What about: Playing cards; raffles; door prizes, game of Monopoly; carnival games of chance or skill; scratch cards; bottle caps with prizes?"
- i. "Is it all right for a church to accept money that has been won in a lottery?"
 - o If not known, then matters of conscience are not violated (1 Cor 8; 10:25-33)
 - o If known, then probably not accept since it is not gained in a worthy manner (1 Cor 10:28)
- j. "Is it all right to accept Lotto tickets as an inducement to review a company product or service?"
 - o If that is the sole motivation - then we must search our own hearts before the Lord
 - o Why not just refuse the tickets (will we still listen to the "pitch")?
- k. "Is flipping a coin to decide an issue considered gambling?"
 - o Extremely rare for all things to be equal - thus a flip of a coin can decide. If this is so, then it does not matter which one is selected, choose one!
 - o If this replaces study, prayer, and trust in the Lord, then it is wrong and we have taken the easy way out and not exercised the abilities and knowledge God has given us
 - o Typically, there is no money involved (wagering) so it is a pure decision that has to be made
- l. "Is gambling a sin?" (Most likely it can be)
 - o Wisdom issue
 - o Motivation (moral) issue
 - o Resulting fruit issue
 - o Test yourself - if entertainment is the only motivation - then leave the winnings in the tray!
- m. "Is it all right to band together with non-reformed or even non-Christian organizations in efforts to fight legalizing (or government sponsoring) of gambling?"
- n. "If it is OK to drink alcohol as long as it is not abused, why is gambling so bad if it is not abused and only done as entertainment?"
 - o Can be very similar type of sin (idolatry; escapism; destructive life-style; destructive of family)
 - o Again, it is a wisdom and witness issue
- o. What's wrong with the following statements?
 - o "If I hit it big, I'll give half to the church for its new building program"
 - o "All I have to do is hit it big once, then I'll stop"
 - o "Some people will always gamble, so why not capitalize on it and let the State benefit?"
 - o When gambling activities are legalized, economies are plagued with 100% to 550% increases in the number of addicted gamblers (*note 24*)
 - o From 3.5 to 5% of those exposed to gambling will develop into pathological gamblers (with the percentage higher for adolescents and young adults)(*note 25*)
 - o "I don't gamble expecting to get rich, but only to have some entertainment"
 - o "I don't gamble, but others should have the right if they want to" (pro-choice)
 - o "Somebody is going to win, why not let it be me?"
 - o "Sure, the Lottery may hurt some people, but look how much good it does for schools"
 - o "Everything in moderation, including gambling"

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Additional Notes:

- o "National Gambling Impact Study Commission" report; "www.ngisc.gov/reports/fullrpt.html"
- o Man at work told me he has cooked hamburgers and other food at his church Bingo night (once a week for five years). Recently, man suffered a heart attack, paramedics called, treated him there and took away in ambulance - not one beat or number call was missed or delayed! Those at the table argued over who was going to take over his Bingo card