



## **The Shortcut to Wealth**

**Lesson Subject:** Gambling violates scriptural principles for personal support and civil revenue.

**L15. Date:** March 1984. **Text:** Proverbs 21:25, 26; Proverbs 22:1-5; Psalm 33:12, 18-22. **Topic:** Gambling; Money: Love of; Covetousness.

Gambling interests are at work continually to get wagering legalized in all parts of the country. It matters not whether the bets are placed on horse races, dog races, sporting events, automobile races, or whatever. They want acceptance by society and protection by the law as they pursue their interests.

What should be the Christian attitude toward gambling? Can a Christian support it by silence, by approval, or by vote? That is the theme dealt with in this week's study. It is a serious issue since millions of dollars are wagered each year in our nation.

Gambling interests promise "easy money," "painless taxes," or "instant prosperity." The news media report when one wins a lottery; they do not report of the thousands who lost. It appears gambling is a way to make money without working for it.

This study will stress this truth: "Gambling violates scriptural principles for personal support and civil revenues."

### **I. DEFINITION OF GAMBLING**

Gambling is taking an artificial risk in the hope of excessive gain beyond the investment of time, money, or skill, in which one person's gain will be at another person's loss. It is promoted by a desire to get something for nothing, even if it hurts someone else. It is selfishness.

**A. Is insurance a form of gambling?** No. Gambling creates chance; insurance is protection against the unpredictable. One takes from others in

gambling. In insurance he bears the burden of those who suffer loss and are paid by the company.

**B. Is the stock market a form of gambling?** No. It is an investment in hopes of a reasonable gain. Money invested in industry produces goods and service to better society.

**C. Is a business investment a form of gambling?** No. An element of risk is involved, but its goal is to make profit by serving others (with goods or services) — not to take from them.

**D. What are the elements of gambling according to our definition?** (1) There is an artificial risk, created at one's own choosing. (2) There is a selfish goal to gain money but not to serve human need. (3) There is no productive by-product which results as jobs, goods, or services. (4) There is a gain at another's expense. Gambling always produces more losers than winners.

## II. TAXES AND GAMBLING

Those who promote gambling on horse races, etc., stress how much taxes can be raised. They picture schools amply supplied with funds and the elderly greatly benefited by the increased revenue to the state. That claim is false.

Atlantic City, New Jersey, has legalized casino gambling. In June 1979, Mayor Joseph Lazarow told *Parade* magazine that it had run up real estate costs until the poor and aged have had their rents doubled, tripled, and even quadrupled. It was no benefit to the aged and poor. It has been a tragedy.

The tax dollars gained by gambling are the most expensive dollars a government can ever collect. It costs five cents to collect a tax dollar, but sixty cents to collect a lottery dollar. Commonly less than 2 percent of any state's budget comes in by gambling taxes. Every objective study made has concluded that gambling produces very little revenue and raises it from the wrong people (the poor) in the wrong way. Herbert Jenkins, former President of the International Association of Police Chiefs, said, "For every tax dollar received in gambling taxes, government spends ten dollars fighting problems directly related to legalized gambling — prostitution, embezzlement, bad checks, and police corruption. Racketeers and mobsters swarm to gambling communities and bring with them other sordid businesses" (from "legalized Gambling," by J.B. Buffington, *The Sword of the Lord*). What a poor way to raise money!

### III. CRIME AND GAMBLING

Legalized gambling creates more gamblers in a society. Those who begin to wager legally will often switch to illegal games of chance as their addiction grows.

Police corruption is a major problem in areas with legalized gambling. It is reported that one half of the income from gambling interests is paid to police for “protection” — a total of 4 ½ billion dollars annually.

Nevada is considered the “gambling capital” of the nation. Its per-capita crime rate is double, and the suicide rate is triple, the national average. It has the highest crime rate of any state in the nation. Reno has the highest crime rate of any city in the United States in proportion to size. In all states with legalized gambling the crime rate is twice as high as in non-legalized gambling states.

Legalizing gambling does not decrease crime. It increases it in the form of robbery, pornography, drugs, prostitution, loan-sharking, con games; it even increases illegal gambling.

### IV. SOCIAL EFFECTS OF GAMBLING

Gambling, whether legal or illegal, destroys society. It swells the welfare rolls as money is spent on gambling that should provide food and clothing for poorer families. It does not promote tourism. (A study in Florida reported 80 percent of gambling in the state was by residents there.) There are always the problems of unpaid bills, embezzlement, bankruptcy, and absenteeism from jobs when gambling is legalized. Bad debts increased by 20 percent in Britain after “betting shops” were legalized. A department store in Los Angeles report time payments fell off by as much as 30 percent as a consequence of gambling.

Gambling destroys many families. Innocent persons, sometimes children, suffer loss of livelihood because family income is gambled away. Often they suffer maiming and even death when criminal elements fight out their gambling disputes.

The something-for-nothing crave which gambling promotes will undermine character. “Some steal for a gambling stake. Professional gamblers bribe policemen, public officials, athletes, and referees. Irresponsibility, child neglect, divorce, and delinquency all seem to go hand in hand with gambling. Gambling appeals to the weaknesses of a man’s character, develops poor traits—recklessness, callousness, covetousness—and stunts spiritual growth. Some people become addicted to gambling.

They cannot stop wagering and begin a headlong plunge into personal catastrophe. Gambling is wrong” (J.B. Buffington).

## V. THE BIBLE AND GAMBLING

There is no verse in the Bible which states, “Thou shalt not gamble.” And yet, the Bible is set against the practice whether it is legal or illegal. There are principles in the Bible which apply in this area of wagering.

**A. God commands people to work for their livelihood.** It is by “*the sweat of thy face*” (which means productive labor) that each person is to “*eat bread*” (Genesis 3:19). The fifth commandment has two parts: (1) “*Remember the Sabbath day, to keep it holy*” and (2) “*Six days shalt thou labour*” (Exodus 20:8, 9). The second part is as much a commandment of God as the first part. God is quite insistent that people gain their income by productive labor. The apostle Paul wrote to Christians, “*Study to be quiet, and to do your own business, and to work with your own hands*” (I Thessalonians 4:11). In fact, one who fails to engage in productive labor so as to produce a livelihood has no right to expect others to provide for him: “*For even when we were with you, this we commanded you, that if any would not work, neither should he eat*” (II Thessalonians 3:10). It is evident that God intends for a person to work for his living.

**B. God condemns covetousness.** Woe to the one whose desire for wealth makes him dissatisfied with the fruits of his own labor. “He coveteth greedily all the day long” (Proverbs 21:26) and comes under the condemnation of God.

God warns, “*Woe to him that coveteth an evil covetousness to his house, that he may set his nest on high, that he may be delivered from the power of evil!*” (Habakkuk 2:9). It is evident that God condemns that desire for increase which is intended for the sole pleasure of the person who covets.

All covetousness, whether related to gambling or not, is condemned of God. It is called “*idolatry*” in Colossians 3:5. God hates it; so it must be hated by the people of God.

**C. God shows that true riches are not in material wealth.** Jesus taught, “*Take heed, and beware of covetousness, for a man’s life consisteth not in the abundance of the things which he possesseth*” (Luke 12:15). He illustrated that truth by telling of a man who had so much money he could live for years without added income, yet had no true wealth at all. “*So is he that layeth up treasure for himself, and is not rich toward God*” (Luke 12:21).

*“A good name is rather to be chosen than great riches, and loving favour rather than silver and gold . . . . By humility and the fear of the Lord are riches, and honour, and life”* (Proverbs 22:1, 4).

**D. God calls for people to seek Him rather than seeking material wealth apart from His will.** *“Blessed is the nation whose God is the Lord”* (Psalm 33:12). How much better to be under *“the eye of the Lord”* and receive His care than to be left to one’s own devices to provide for oneself (Psalm 33:18).

**E. God warns against the dangers of wealth.** Riches from any source, even from productive labor, may turn one’s heart from God if he begins to trust in them. God warns, *“When thou hast eaten and art full, then thou shalt bless the Lord thy God . . . . Beware that thou forget not the Lord thy God . . . ; then thine heart be lifted up . . . ; and thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is He that giveth thee power to get wealth, that He may establish His covenant which He sware unto thy fathers”* (Deuteronomy 8:10-18).

The dangers of wealth are magnified when it is ill-gotten wealth. Money made by activities that God disapproves is but *“a witness against you”* by which *“ye have heaped treasure together for the last days”* (James 5:3). The judgment of God will accumulate against one as ill-gotten wealth is accumulated by him. Be warned, *“The coming of the Lord draweth nigh”* (James 5:8).

Commit your life to serving the best interest of others as you labor for your livelihood. Produce quality goods or render faithful service for which you receive pay. Live under the principles of moral and ethical purity as taught in Holy Scripture. Live your lives as God’s willing servants.

*“If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God. Set your affection on things above, not on things on the earth. For ye are dead, and your life is hid with Christ in God”* (Colossians 3:1-3).

## QUESTIONS

1. What is gambling?
2. How is investment different from gambling?
3. Why are increased tax dollars no justification of gambling?
4. How does gambling promote crime?
5. What are the social effects of gambling?

6. Why should people work (not gamble) for their livelihood?
7. How is covetousness related to the evil of gambling?
8. What is true wealth according to the Bible?
9. How will you vote on the next issue of legalized gambling in your area?
10. Why must the Christian submit to Bible principles regarding all social issues?