

Issues Forum

Gambling ... What is it Really?

Presented
by
Dr. Mike Stallard

December 15, 1995
Baptist Bible Seminary
Clarks Summit, Pennsylvania

GAMBLING – WHAT IS IT?

INTRODUCTION

During my tenure as pastor, one of my church members said to me, “Don’t ever preach on gambling. If you do, I will ask you if you own any stocks and bonds.” The threat was slightly alleviated by the fact that I did not have enough money to dabble in stocks or bonds! However, I understood his point. In his mind, the element of *chance* or perhaps “taking a risk” which was criticized in gambling could be seen in other areas of life which preachers tend not to mention in their preaching.

What complicates the issue for Bible-believing Christians are some other ancillary issues:

- The issue of the use of alcoholic beverages and drunkenness which is so often associated with gambling;¹
- The issue of societal crime which, at least in some cases, is purported to increase where gambling is permitted;
- The issue of gambling as “entertainment” which some put forward as a reason for participation rather than any “get rich quick” motives;²
- The issue of whether or not our churches should actively work to eliminate gambling from our culture.³

Each of these issues has its own unique nuances and applicational problems for the Christian believer. However, *the most difficult complication for the Christian is the fact that the Bible does not directly address the issue of gambling.* Geisler and Howe note that

It is true that the word *gambling* is found nowhere in the Holy Bible. Surely, if gambling is a bad as we are saying it is, one would expect to find it mentioned in the Ten Commandments, but it isn’t. Furthermore, it’s not in the Sermon on the Mount. In fact, no condemnation of gambling ever fell from the lips of Jesus. The Bible seems strangely silent on the topic.⁴

A second issue which confounds the first is the fact that *there is no universal agreement as to a definition of gambling.* It is interesting that many books on gambling (whether Christian or

¹ It is amazing how the social arguments against gambling mirror the social arguments against alcoholic beverages especially in the days of Prohibition in the United States during the early part of the twentieth century. See Charles Stelzle, *Why Prohibition*, (New York: George H. Doran Company, 1918) and U. E. Harding, *Liquor Mad America*, (Grand Rapids: Zondervan, n.d.).

² This raises the larger issue in our present culture of entertainment as a way of life and the limits a believer should impose upon himself in light of this pervading element. In other words, how many ballgames can I really go to or watch on television and maintain proper Christian sanctification? Do distractions of this sort have a role in the believer’s life?

³ Of course, this raises the question of the validity and extent of the application of the Cultural Mandate (Gen 1:26-28) to social questions.

⁴ Norm Geisler and Thomas Howe, *Gambling: A Bad Debt*, (Old Tappan, NJ: Fleming H. Revell, 1990), 111.

not) assume a meaning but never address the problem of a clear and concise definition.⁵ The problem of definition leads to myriad questions of propriety concerning the validity of certain activities for the Christian. For example, how many of the following actions would constitute a form of gambling?

- Investing in stocks and bonds
- Having sex with a prostitute
- Having sex with someone you know has AIDS
- Casino gaming
- Playing poker (for money and not for money)
- Playing cards in general
- Flying on small commuter planes
- Taking Hebrew with Dr. Engle at the same time you take Pentateuch with Dr. Lawlor
- Pastoring a Baptist Church
- Buying a lottery ticket
- Playing bingo for money
- Winning a door prize at a Christmas party
- Buying a raffle ticket at a Church bazaar
- Eating at Taco Bell
- Visiting an Arab country or Iran
- Driving on the Interstate
- Playing a slot machine
- Betting on horses at Pocono Downs
- Participation in a student or office football or basketball pool
- Deciding to do a paper in the Faculty Forum series.

As you read such lists, various concepts come into your mind such as risk, chance, money, and entertainment. Such ideas should be examined in light of how the Bible might address them.

GAMBLING AS RISK

Jesus taught that true discipleship costs the disciple all that he possesses (Luke 14:25-33). He gave two illustrations: (1) a man must count the cost before he builds a tower (v. 28-30), (2) a king should evaluate his army's prospects for victory before he sends his army to war (v. 31-32). In each case, the person involved (builder, king, disciple) should critically assess the undertaking in light of future potentialities. One could make a case, then, that Jesus was commanding those of us who wish to be true disciples to downplay risk in the way that we approach life.⁶

⁵ For example, one book I have looked at has twenty articles and includes a glossary of gambling terms in the back such as Ace, Bootlegging, Cackle the Dice, Slick Dice Cup, etc. However, the book still does not define what is meant by "gambling." See Robert D. Herman, ed., *Gambling*, (New York: Harper & Row, 1967).

⁶ I know of no scholarly or serious work which would suggest such an approach based upon this passage although I have discovered that such discussions come up in church life for the pastor. The concept of counting the cost as a check on gambling desires is broached by Geisler and Howe, 68-69.

However, such an approach to these sayings of Jesus misses the mark on two counts. First, there are other passages which seem to imply that there is quite a bit of “risk” involved in becoming a genuine disciple of Christ (Matt. 20:20-28; 5:10-12; etc.). Second, the overall context of these passages begins with the excuses people use to reject discipleship (v. 15-24). The main issue is not risk, but loyalties. However, loyalties come with a price. In context, Jesus is saying that those who follow him will be willing to risk all and follow him. Leon Morris frames the issue well:

The lesson is plain. Jesus does not want followers to rush into discipleship without thinking of what is involved. And He is clear about the price. The man who comes to Him must renounce all that he has ... These words condemn all half-heartedness. Jesus is not, of course, discouraging discipleship. He is warning against an ill-considered, faint-hearted attachment in order that men may know the real thing. He wants men to count the cost and reckon all lost for His sake so that they can enter the exhilaration of full-blooded discipleship.⁷

In short, such passages cannot be oversimplified into “anti-risk” principles which then support the thesis that gambling because of the risk involved should be avoided. The concept is just too broad an idea and it possesses a tension between good and bad elements. It is inadequate to express a definition of gambling.

GAMBLING AS CHANCE

The *American Heritage Dictionary* relates the English words, *risk*, *chance*, and *gamble*.⁸ Although the words share a semantical range, there are various nuances I am using with reference to *risk* and *chance* for the sake of this paper. *Risk*, as discussed above, is the issue of unpredictability with respect to various consequences of choices without discussing how those consequences come about. In the way I am using the word *chance*, I want to emphasize in the discussion the concept of *randomness*, or to use John Calvin’s favorite word, *luck*! Here the emphasis is upon how consequences are obtained.

In rolling dice or drawing cards there is an element of randomness beyond the control of any individual (assuming of course, there is no cheating going on). One potential way of defining gambling would be participation in any activity, especially one which requires the use of money, which is based merely upon chance or randomness. Thus, “lady luck” while playing cards, buying a lottery ticket, etc., might form the basis for defining the parameters of our definition for gambling.

However, one must be careful how he crafts such a definition in light of “divine acts of randomness” which are given in the biblical text. In the context of “sign-seeking” for divine guidance, several biblical illustrations demonstrate from a human standpoint random actions:

- In Exodus 28:30, the high priest was instructed to use either one or two inanimate objects (stones, flat objects, etc.) not clearly defined in order to determine the will of God in some matters (see Num. 27:21; 1 Sam. 14:41; 28:6; Ezra 2:63). These objects were called

⁷ Leon Morris, *The Gospel According to St. Luke*, Tyndale New Testament Commentaries, (Grand Rapids: Eerdmans, 1974), 236-37. See also Earle Ellis, *The Gospel of Luke*, The New Century Bible Commentary, (reprint ed., Grand Rapids: Eerdmans, 1981), 195.

⁸ *American Heritage Dictionary*, s.v. “chance.”

the Urim...and the Thummin.... Apparently, the high priest pulled these inanimate objects from a pouch on the front of his breastplate when needed.⁹

- The casting of lots is used in several contexts in the Old Testament to determine the will of God with a random-like process. The casting of lots... may be the same as using the Urim and Thummin in some cases but in other cases (such as Jonah 1:7) it cannot possibly be the same. Yet the principle is identical. Some inanimate objects are used in a random sense to find direction or guidance from God. For example, in Leviticus 16:8 the goat to be used in the sacrifice on the Day of Atonement was to be determined by casting lots. In Joshua 18:6-10, Joshua distributes land assignments in the Promised Land to the various tribes by casting lots. Surprisingly, pagan sailors in Jonah 1:7 use the same method (with respect to their own views of the gods) to determine who among them was to blame for their plight.
- The casting of lots appears once in the New Testament in Acts 1:26 when the Apostles are choosing a successor to replace Judas from among two finalists, Joseph and Matthias.¹⁰ It is an interesting feature that after this account and the coming of the Holy Spirit in Acts 2, the casting of lots no longer appears in the biblical record. This may have some dispensational significance in light of how one is to determine the will of God during the Church Age. But that is another debate!

In all of these accounts there is a measure of faith in divine use of the instruments of randomness for finding direction from either Yahweh or the pagan gods.

This means that the idea of randomness, in and of itself, does not necessarily provide parameters to limit participation in various activities. One can visualize a person trying to justify his participation in casino winnings or lottery chances by appealing to God's apparent favor upon random actions in these passages.

GAMBLING AS BETTING

Perhaps a concept that gets closer to the heart of gambling is the idea of betting. One makes a wager with another party in order to win money or merchandise from that party based upon skill or, more likely, chance. Again, however, the Bible does not provide a large amount of material that fits in this category. I have found only two examples which seem to fit the idea of betting. To be sure both are negative examples, but the possibility of nailing down the case against gambling using them is unlikely.

- The first example is the story of Samson in Judges 14:12-20. His proposed riddle was put forward to Philistine wedding guests with a wager or bet attached if they could solve it. If they could solve it, each one would receive a set of clothes from Samson. If they could not solve it, each one of them had to give him a set of clothes. In the end Samson loses the bet though the treachery of the Philistines. The negative thrust of the

⁹ See H. L. Ellison, "Urim and Thummin," *The Zondervan Pictorial Bible Encyclopedia*, 850-52.

¹⁰ This passage became an issue of discussion in a board meeting of a church I used to pastor. One of the deacons suggested that in this passage, the casting of lots referred to the casting of ballots. He wanted to avoid the "gambling" imagery that seemed to be in this passage. However, the wording just does not support that easy way out. The word here is κληρος which follows the same idea as the Old Testament concept. In the LXX this same word is used in the Old Testament examples above.

passage, however, has many elements revolving around the major theme of his problem with lust and rebellion. So it is hard to use such a passage as a proof text for attacking gambling in the sense of betting since the negative thrust issues forth from other concepts as well. Logically, the best that one can do on the basis of this passage is to show that wagering can lead to bad consequences given the right (actually, the wrong) circumstances.

- The second possible example is the account of the Roman soldiers casting lots for the garment of Christ at His crucifixion (John 19:23-24). Here there is no actual betting going on in the sense of a wager although the element of chance and the reward of a prize are present. Even if wagering were present, the practice is not evaluated by the Gospel writer as to the method involved in their action. So it is also difficult to use this passage as any kind of proof text to say that gambling is wrong.

A PRELIMINARY DEFINITION

In so many cases concerning issues the Bible does not directly address, the parameters of the topic are vague and somewhat contrived. The examples above showed that the concepts of risk and chance in general do not automatically convey negative connotations and probably do not help us in coming to a definition. There is also a paucity of evidence with respect to gambling as betting. So our response to gambling (if it should be a negative one – and I believe it should be negative) must be crafted in some other direction.

Historically, the origins of the English word gambling are instructive. Geisler gives the following details:

Indeed, the British invented the word *gambling*, which first appeared in the mid-eighteenth century. Before that, it was called “gaming.” In the wake of successful lotteries in France, Queen Elizabeth I authorized the first public lottery in England in 1566, in order to rebuild British ports. The British also sanctioned lotteries with such noble aims as supporting wounded soldiers, the ransom of English slaves, the promotion of ailing fishing industries, the purchase of an art gallery, and the building of a London aqueduct. The British have always loved a “sporting chance.”¹¹

Thus, the three elements of games, chance, and fundraising are brought together in the origins of the English word. Geisler later gives the definition of gambling as “an artificially contrived risk.”¹² Another writer gives a similar definition when he calls gambling “an appeal to chance always with a view to the transfer of property.”¹³

In my research I also found a *legal definition* of gambling which courts and governments within the United States often use in the decision making process in the legal realm. For an activity to be called gambling, three requirements must be true of that activity:

1. A prize in money or merchandise must be given to a winner of some form of contest;
2. The basis of choosing a winner must be found mostly in the realm of chance with respect to the person wanting to receive the prize;

¹¹ Geisler, 14.

¹² *Ibid.*, 65.

¹³ R. H. Charles, *Gambling and Betting*, (Edinburgh: T. & T. Clark, 1928), 2.

3. To be eligible for the prize, participation in the activity must require an entrance fee or payment of some kind, directly or indirectly.¹⁴

Consequently, when you go to MacDonald's to buy a Quarter Pounder, you may receive one of their gaming cards to win some free french fries without it being called gambling since you pay the same amount whether you take a card or not. If you enter a bowling tournament by paying an entry fee which goes into a universal payment pot to be distributed to winners, it would not be gambling since the element of chance is not the primary cause for the winning of the prize (poor bowlers might disagree with this however!). Also, using this definition, playing poker using chips to keep track of winners without giving a cash prize would not constitute gambling in the eyes of the government. Other activities such as playing the roulette wheel at a casino, poker for money, state lotteries, etc., would be considered gambling in the eyes of the government since all of these elements are present. Although there are some limitations to this approach (see the note above), it does provide a generally clear framework with which to evaluate various potential activities. However, its basis is not the text of the Bible, as valuable as it might be.

A PRINCIPLE APPROACH TO THE ISSUE OF GAMBLING

I believe there is a better way to outline one's approach to gambling which does not require the determination of a precise definition of what constitutes gambling. Such a direction is desirable in light of the fact that there is no clear biblically based definition in either didactic or narrative form. All too often we tend to approach issues by trying to find *biblical regulations* that give us a black and white frame of reference with which to judge behavior. Although many times we do have a black and white airtight case against behavior as in adultery, murder, etc., it does not seem that the Bible places gambling in that category. Thus, we must craft from biblical theology an exposition of how we should live in certain areas of life based upon *principles cited in Scripture*. As we work out these principles in our lives, we will deal a death blow to the practice of gambling.

1. The Principle of Work

The work ethic has long received attention in our Western culture.¹⁵ An appeal to the concept of work has long been one of the arguments used by those who attack gambling.¹⁶ One commentator noted that

¹⁴ Lycurgus M. Starkey, Jr., *Money Mania and Morals*, (New York: Abingdon Press, 1964,), 15. One of the problems with the three-fold criteria is that number 2 is somewhat subjective since whether or not winning is "overwhelmingly" a matter of chance may be open to debate in certain circumstances. Also, the definition does not seem broad enough to encompass an athlete betting on himself or his team in a sporting event since the basis for his winning may not be mostly the arena of chance.

¹⁵ One specialized ministry which draws attention to this truth is *Career Impact Ministries* headed up by Doug Sherman. One tape series published by the ministry is "Balancing Competing Time Demands." If you would like any information about this ministry, please see me.

¹⁶ See Larry Braidfoot, *Gambling: a Deadly Game*, (Nashville, Broadman Press, 1985), 187-88; Charles, 32; see also John MacDonald, "Sport of Kings, Bums, and Businessmen," 53-68 and Robert D. Herman, "Gambling as Work: A Sociological Study of the Race Track," 87-106 in *Gambling*, ed. Robert D. Herman.

Work is the unfolding of the inner self which adds to personal fulfillment and self-respect. Work is sharing in God's activity in the world. Thus the type of employment whereby a living is gained must agree with the purpose of God and must form a part of the world's needed work. Some forms of work may be socially and morally degrading and, therefore, inconsistent with the divine intention or with human good.

*Gambling is a behavior, a "business," which is completely antithetical to this view. It encourages a view of life which is based upon a system of activities that express an essential nature of greed and materialism, not productivity and service. Neither the laborer within the industry nor the participant is engaged in an activity which fulfills the Christian concept of vocation.*¹⁷

Several emphases are given in the Bible which reinforce this notion of the high place of work in God's mind:

- Work is the creation design of God, even during the pre-Fall days. This can be seen in the apparent fact that God gave Adam a calling or job (tending the Garden of Eden) before He gave him a companion to be his wife.¹⁸ It also seems to be implied earlier in Genesis in the giving of the Cultural Mandate to subdue the earth and have dominion.¹⁹
- Work is an issue in the giving of the Decalogue. The Eighth Commandment, "Thou shalt not steal" (Ex. 20:15) is worded by Paul in the New Testament in such a way as to emphasize work. He says in Ephesians 4:28, "He who has been stealing must steal no longer, but must begin work, doing something useful with his own hands, that he may have something to share with those in need." Here, work is virtually the functional opposite of stealing or at least the corrective for stealing with a purpose higher than self-interest.²⁰
- The significance of work is emphasized also by the harshness with which laziness is dealt with in both the Old and New Testaments. In the Book of Proverbs there are no less than 28 verses given to the topic of the lazy man (the sluggard) and his need to work. Two examples are 13:4 - "the soul of the sluggard craves, and gets nothing, while the soul of the diligent is richly supplied" and 18:9 - "He who is slack in his work is a brother to him who destroys."²¹ In the New Testament, it is Paul once again who picks up this theme when he warns the Thessalonians, "for even when we were with you, this we commanded you, that if any would not work, neither should he eat" (2 Thess. 3:8-10).

It is hard to view these factors concerning the nature and necessity of work in a favorable light if one is a gambler. A man who is committed to this principle of work simply will have no practical use to those practices that generally come under the heading of gambling.

¹⁷ Braidfoot, 188.

¹⁸ Genesis 2:15-18.

¹⁹ Genesis 1:26-28.

²⁰ See John Eadie, *Commentary on the Epistle to the Ephesians*, (reprint ed., Minneapolis, MN: James and Klock Christian Publishing Co., 1977), 350-52.

²¹ For a helpful outline of topics in Proverbs, see Kenneth T. Aitken, *Proverbs*, (Philadelphia: Westminster, 1986).

2. The Principle of Contentment

Under the previous principle, the ideas of materialism and greed in most (if not all) forms of gambling was raised. Covetousness was prohibited by the Tenth Commandment in the Decalogue (Ex. 20:17) and is a topic taken up by most New Testament writers. Paul tied the Tenth Commandment to the Second Commandment when he declared that covetousness was a form of idolatry (see Eph. 5:5 & Col. 3:5). Jesus Himself warned us in the introduction to the Parable of the Rich Fool: “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (Luke 12:15). It is difficult, if not impossible, to obey this exhortation while participating in various forms of gambling activities.

Perhaps the most lucid passage in the New Testament concerning this need to avoid greed is the Pauline exhortation to Timothy given in 1 Timothy 6:3-10. An outline of these verses yields the following:

- Paul instructs Timothy that his calling as a teacher should not involve him in any desire to minister for money (v. 1-5).
- Contentment is to be desired (v. 6-7). One is to be satisfied with the basic provisions necessary for life. The Greek word for contentment is *ἀταρκείας* which implies the idea of self-sufficiency, satisfaction, or what is necessary.²² The concept means that Timothy already possessed everything he needed to be a happy minister for God. One is hard pressed to see how the notion of gambling can be harmonized with this word. Gambling tends toward a desire to receive more than one needs and to do it as quickly as possible.
- Seeking riches is foolish and leads to self-destruction (v. 8-10). The issue is apparently one of loving money (not the possessing of money). Again, the purpose of gambling activities is usually the pursuit of riches which this passage warns the believer to avoid.

Illustrations of this self-destructive tendency are not hard to find in the context of gambling environments. Violent crime increased in Atlantic City by 250% after casino gambling was allowed. The climate of Las Vegas is captured in the following quote:

It is not surprising that Las Vegas has one of the highest homicide and suicide rates in the United States. This is what happens to people living in an extremely materialistic community. They trade morals for money, only to discover that money doesn’t satisfy them when they get it and makes them desperate when they lose it. The National Council on Compulsive Gambling reports that 26 percent of women treated for gambling problems have committed suicide.

The question remains. How can a Christian get involved in an activity that violently violates the principle of contentment which he is to possess?

3. The Principle of Stewardship

One of the prominent ideas in the Bible is the stewardship which believers possess before God. Many areas could be discussed here such as the following:

- Our stewardship financially to our local churches and other ministries,

²² See BAGD, 122.

- Our responsibilities to our families,
- Our overall relationship to other individuals, especially the poor.

Concerning our families, there is a strong statement by Paul, “if anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever” (1 Tim. 5:8). This almost harsh statement is given in the context of church and family responsibilities to widows. The comparative language seems to imply that Paul doubted the genuineness of a believer’s profession because a tenet of the faith has been denied.²³ In light of such strong language, it may be wise to suggest that gambling could easily get in the way of this particular responsibility.

Concerning our relationship to the poor, most believers in the present generation have underestimated their responsibilities. This is especially telling in the area of gambling because gambling itself feeds mostly on the poor who are looking to break out of their perceived poverty. Statistics generally show that those making under \$5000 a year (usually on some form of welfare) spend almost \$7 on lotteries for every \$1000 earned. On the average those who have an income over \$25,000 spend only around \$1.50 for every \$1000 earned. That is why even the New York Times at one time published an article attacking government use of lotteries as “economic immorality.”²⁴

Can the Christian not help but be outraged by this fact? The Bible frequently mentions God’s disfavor on those who oppress the poor (Ps. 82:3; 109:16; Pro. 14:21; 19:17; 21:13; Jer. 22:16; Ez. 16:49; Neh. 5:1ff, etc.). In the teaching of Christ, the poor have a prominent place, especially in the Gospel of Luke where I have counted 17 separate passages dealing in some thematic way with the poor and Jesus’ love for them and ministry to them (e.g., Luke 4:18; 16:19-31).²⁵ Now the question for the believer in the light of this is, “How can you participate in an activity (gambling) which preys upon the poor in our culture?”

4. The Principle of the Weaker Brother

I add this category to my list of principles because of my own personal experiences in this area. The weaker brother principle discussed in Romans 14 and I Cor. 8-9 is well known so I do not intend to review it here. However, I want to encourage the believer to consider the great potential his participation in gambling would have for causing others to question the genuineness of a walk with Christ. Although the issue is not a simplistic one, it must be considered in the Christian’s decision to participate in various activities including gambling.²⁶

5. The Principle of Avoiding Swindlers

Common sense would dictate that we ought to avoid swindlers. Swindlers are those who would lie to use (directly or via a deliberate silence) and cheat us of our money. The teaching of Proverbs concerning a just weight (Pro. 11:1, 26; 16:11; 20:10, 14, 23) implies the need

²³ Homer Kent, *The Pastoral Epistles*, (Chicago: Moody Press, 1958), 176-77.

²⁴ Geisler, 25.

²⁵ One of the best discussions of the Christian and the poor can be found in Scott Horrell, “The Christian and the Poor,” (Dallas: An unpublished paper, Fall 1984). It is available to be borrowed from my own personal notes.

²⁶ I have reserved a place here for a personal verbal testimony in the giving of the paper without putting it into the text of the paper itself.

for honesty in business dealings.²⁷ Those who would want us to be drawn into a gambling situation (lottery, casino games, etc.) often do not tell the whole story about the product they are selling.²⁸

For example, the odds of winning the average lottery are 1 out of 12 million.²⁹ “You are considerably more likely to die in a car crash (about 6,000 to 1), in an airline crash (about .5 million to 1) or to die of syphilis (about 1 million to 1) than you are to win the typical state lottery.”³⁰ Casino games such as the roulette wheel and black jack are designed so that winning is rare especially the longer you play. This even assumes that everything is being done as advertised and there are no cheats in the system. Common sense and the general need for wisdom on the part of a believer would dictate that there should be no place for gambling in his or her life in light of such odds. The only factor leading him to go contrary to these facts is his own disobedience to the earlier principle of contentment.

CONCLUSION

The issue of gambling is one with tentacles in many directions. Unfortunately, the Christian does not have an easy time coming up with a clear definition agreed upon by all nor does he have the luxury of clear biblical instruction dealing with it. General concepts involved in gambling such as risk, chance, and betting do not get much attention in the Scriptures especially if one is looking for negative statements. However, in light of biblical principles in several areas of life, especially the principle of contentment, it is clear that the Christian life is not a gambler’s life. The life of the wise, contented soul should never be confused with the self-destructive venture of foolishness as it is found in the practice of gambling. Can a Christian destroy his life if he gambles? You bet!

²⁷ See Aitken, 202-05.

²⁸ This would actually be a form of lying and cheating.

²⁹ Geisler, 17.

³⁰ *Ibid.*, 11.