

The Gambling Culture

Christian Reflection

A SERIES IN FAITH AND ETHICS



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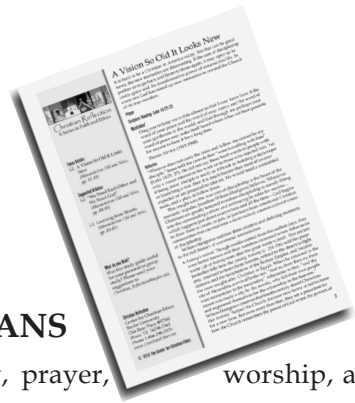
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WOULD A GOOD AND FAITHFUL DISCIPLE GAMBLE?

The Christian tradition has long been wary of gambling, but we live in a society largely desensitized to its dangers. No wonder we are puzzled about what to do. How can scriptural teachings about common motivations for gambling guide us to a more clear and consistent witness?

THE HIDDEN SOCIAL COSTS OF GAMBLING

The social costs of gambling—crime costs, business and employment costs, bankruptcy, suicide, illness related to pathological gambling, social service costs, direct regulatory costs, family costs, and abused dollars—are “hidden” only to the extent that they are often misunderstood or overlooked.

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While their regressive burden upon the disadvantaged is a strong reason for rejecting state lotteries, we should also consider the messages that their promotion conveys to the community. Lotteries, as alternatives to taxation, undercut the development of civic virtues and social responsibility.

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Introduction

BY ROBERT B. KRUSCHWITZ

We live in a gambling culture in which the dramatic expansion and new forms of organized gambling—from private casinos to state lotteries, from sophisticated slot machines to Internet games—raise challenging moral issues.

Gambling has never been a simple moral phenomenon, and never “just another form of entertainment” as we often hear today. Gambling games have the power to change us: by focusing on the quick accumulation of wealth, they may encourage greed and covetousness; by emphasizing chance, they may distort our trust in God’s providence; and by encouraging a cavalier attitude toward risk, they may undermine our stewardship of God’s gift of talent and resources. “We will just be careful!” some have said, and certainly we should be. But this cannot be the whole of our response, for organized gambling continues to put vulnerable members of our communities—the poor, the less educated, the most liable to addiction—at risk of great harm.

Our contributors reflect on the dramatic expansion and new forms of organized gambling in our society—from private casinos to state lotteries, from sophisticated slot machines to Internet games—and the challenging moral issues that this gambling culture raises.

In a society largely desensitized to the dangers of gambling, we often stumble to articulate why the Christian tradition has long been wary of the practice. When we turn to Scripture for insight, Kevin Moore notes in *Would a Good and Faithful Disciple Gamble?* (p. 11), we find “there is no explicit biblical prohibition of the act of gambling.” Yet he discovers plenty of “relevant counsel and stern warnings, especially regarding greed, idleness, taking advantage of the vulnerable, and other common motivations for gambling.” In *If Only the Bible Said...* (p. 78) Bob Terry

develops the theme that “Gambling draws us away from loving God with our whole hearts.”

After Suzii Paynter began working with the Texas legislature regarding gambling laws, she realized “it is not the simple personal impulse to wager that is destructive.” The greater danger, as she explains in *The Harm of Predatory Gambling* (p. 73), “is the multi-billion dollar business model and its complicit partner, the state, that have elegantly designed machines and marketing that will without conscience ‘play you to extinction,’ or until all your money is gone.” The economist Earl Grinols, in *The Hidden Social Costs of Gambling* (p. 19), canvases the damage to individuals and society that is traceable to organized gambling. “The social costs of gambling fall into nine groups: crime costs, business and employment costs, bankruptcy, suicide, illness related to pathological gambling, social service costs, direct regulatory costs, family costs, and abused dollars,” he notes. “Empirical studies (which estimate some, but not all, of the implied social costs of gambling) report that the impact on society of one additional pathological gambler is about \$9,393 per year.”

Most state governments not only regulate gambling, they also promote it through state lotteries. Julia Fleming questions whether running a lottery is an appropriate activity for government. In *State Lotteries: Gambling With the Common Good* (p. 29) she warns, “While their regressive burden upon the disadvantaged is a strong reason for rejecting state lotteries, we should also consider the messages that their promotion conveys to the community. Lotteries, as alternatives to taxation, undercut the development of civic virtues and social responsibility.”

The culture of gambling is so pervasive, Mike Stegemoller notes, that “Western capital markets have been compared to a large casino, and the investment in the securities that trade on such markets to gambling.” In *Investment vs. Gambling* (p. 37) he carefully distinguishes wise investing in financial markets from gambling, but he warns how the “marketing of discontentment” can easily lure us to speculative and risky wagers in the market.

While biblical scholars like Kevin Moore rightly call attention to important differences between modern gambling and the ancient practice of casting lots, which was a way to guarantee the impartiality of a decision, the distinction is not always clear in Christian art. In *Casting Lots* (p. 48) Heidi Hornik focuses on a detail in Andrea Mantegna’s *The Crucifixion* where the Roman soldiers vying for Christ’s tunic appear to be gambling. Clearly they “are nonchalant and distracted from the grisly torture they are inflicting. To emphasize this, the artist contrasts the competition among the soldiers casting lots to the mutual support of the grieving women.” Vincent van Gogh’s *The State Lottery* (cover) is Hornik’s subject in *Gathered by the Lottery* (p. 52), where she explores the artist’s use of a dark palate and muted tones to depict citizens in The Hague drawn together by the promise of winning.

The liturgy (p. 58) by David Miller leads us to worship together the God who is sure and trustworthy. Terry York's new hymn "'Self-Sufficient!' Is the Cry" (p. 55) draws a vivid contrast between the stances of the gambler and the disciple. David Bolin has composed a saucy tune for it, "Chance."

"Congregations speak loudly in opposition to legalized gambling," Deborah Haskins observes, "but often their voices are muted in responding with instruction and encouragement to members, their families, and others in the community with gambling problems." In *Congregational Ministry to Problem Gamblers* (p. 65) she explains that each year in the United States about two million people suffer from pathological or compulsive gambling and another four to six million from problem gambling. She urges churches to "become more aware of the spiritual and emotional struggles that gamblers face [so] they can provide holistic supportive ministries to their members and to the wider community."

Janet Jacob's review essay *Problem Gambling* (p. 82) identifies helpful resources for congregations that provide an overview of compulsive gambling. She praises Nancy M. Petry's *Pathological Gambling: Etiology, Comorbidity, and Treatment* as "a practical primer for mental health professionals," and reports that Robert Ladouceur and Stella Lachance's *Overcoming Pathological Gambling: Workbook* is "an excellent resource for pastors and lay persons to navigate the pragmatic aspects of dealing with problem gamblers." The contributors to *Gambling Problems in Youth: Theoretical and Applied Perspectives* edited by Jeffrey L. Derevensky and Rina Gupta, focus on the multiple aspects of adolescent gambling.

"The details of the debate about the costs and benefits of gambling are complicated," Heather Vacek admits in *The History of Gambling* (p. 88), "but Christians need not remain immobilized in what has become a complex tug of war between supporters and opponents." She reviews four books that trace the recent growth of gambling in the United States. *Jokers Wild: Legalized Gambling in the Twenty-first Century*, edited by Thomas Barker and Marjie Britz, correlates changes in public morality and laws related to gambling, and David G. Schwartz's *Roll the Bones: The History of Gambling* offers an appreciative survey of gambling games over the centuries. Vacek commends *Gambling: Who Wins? Who Loses?* edited by sociologist Gerda Reith and *Gambling: Mapping the American Moral Landscape* edited by Alan Wolfe and Erik C. Owens for their more balanced examination of gambling from the perspectives of economics, law, public policy, sociology, history, political science, management, theology, and psychiatry. "Concerned Christians, informed by the research reported in books like those reviewed here, can find faithful and productive ways to respond to the growth of the gambling industry and the lives it affects," Vacek concludes. ☩

Would a Good and Faithful Disciple Gamble?

BY KEVIN MOORE

The Christian tradition has long been wary of gambling, but we live in a society largely desensitized to its dangers. No wonder we are puzzled about what to do. How can scriptural teachings about common motivations for gambling guide us to a more clear and consistent witness?

The New Testament scholar Ben Witherington imagines a puzzled disciple asking, “What is wrong with a little betting at the office pool or buying a lottery ticket? What is wrong with going to a casino and having a little fun? After all – it is ‘our’ money isn’t it?”¹ This scenario mirrors how many Christians think about gambling today. They simply do not see much harm in it: because they do not risk a lot of money, they do not lose much. They know their limits and only gamble occasionally.

Only a handful of my Christian friends still consider gambling to be an inherently evil activity. And even among those who warn about gambling’s enormous potential for harm and characterize it as a particularly insidious vice, constancy wanes. When pressed, they admit privately that gambling can be a rather innocuous form of entertainment as long as a person keeps it within reasonable boundaries. In the interest of full disclosure and transparency, I admit that I have occasionally succumbed to the lure of the lottery, especially when the jackpot was high.

Consider how many people the annual spring NCAA college basketball tournament, dubbed by sports writers as “March Madness,” entices to participate in office pools; it is more than almost any other individual sporting event.² The wagering involved with horse racing, dog racing, bingo, on-line gaming, poker tournaments, and on virtually every conceivable sporting event and even individual player statistics, only serves to confirm that we

like to gamble. But does the fact that so many of us participate in some form of gambling – even if it is only from time to time – justify our behavior?

Looking at how rapidly the gambling industry – or “gaming,” which is the trade’s “euphemism of choice”³ – has grown since the 1980s and at our own willingness to participate, is it possible for followers of Christ to regard themselves as a culturally distinct community? Arguably, Christians have generally tended either to accommodate their culture or be assimilated by it.

Admittedly, there is no explicit biblical prohibition against gambling. No commandment says, “You shall not gamble or play games of chance.” Even a clear scriptural reference to gambling is elusive.

Years ago H. Richard Niebuhr referred to this recurring failure to be agents of redemption and transformation as the “enduring problem.”⁴

Though the Christian tradition has long been wary of gambling, we live in a society that is largely desensitized to its dangers. It is no wonder, then, that we are puzzled about what to do. To gain some moral clarity we would

do well to review biblical teachings on the comprehensive nature of stewardship, trust in God’s providence, and acknowledge the spiritual danger of the lure of easy money. I will survey a few passages in Scripture and discuss how we can use them to examine our motives in gambling as well as our actions. Finally, I will reflect on how we should address morally suspect practices like gambling when the problems we see are not widely recognized by our society.

A FIRST LOOK AT SCRIPTURE

Admittedly, there is no explicit biblical prohibition against gambling. No commandment says, “You shall not gamble or play games of chance.” Even a clear scriptural reference to gambling is elusive.

Scripture often mentions the ancient practice of casting lots, and to modern readers this unusual act may seem similar to gambling. However, the two activities are quite different. The practice of casting lots was not a way to gain wealth, but a way to guarantee the impartiality of an important decision. On one hand, the practice most often occurs in a religious context – for example, selecting a sacrificial animal (Leviticus 16:8); dividing territories among the tribes of Israel (Joshua 18:1–10); assigning Temple responsibilities to priests (1 Chronicles 24:31), musicians (1 Chronicles 25), gatekeepers (1 Chronicles 26:12–16), and people responsible for various offerings (Nehemiah 10:34); choosing residents for the restored city of Jerusalem (Nehemiah 11:1); identifying the guilty party (Jonah 1:7, and perhaps Joshua 7:14–18); and selecting an apostolic replacement for Judas Iscariot (Acts 1:12–26).

On the other hand, there are a few disapproving references to lots being cast for the spoils of violence (Joel 3:3; Obadiah 1:11; Nahum 3:10). The most infamous incident involves Roman soldiers casting lots for Jesus' clothing at his crucifixion (Luke 23:34; John 19:24; cf. Psalm 22: 18).

The practice of casting lots includes a principal element of gambling – namely, chance – though in certain cases some would say the determining factor was divine providence. However, an essential element of gambling – risking one's assets with the hope of winning a sizable prize – does not appear to be involved. Since casting of lots is not gambling and there are no other scriptural passages that specifically address gambling and its destructive effects, we cannot construct a “proof text” argument against all acts of gambling.

EXAMINING MOTIVES AS WELL AS ACTIONS

A Christian perspective on gambling must consider not just *what* we do – roll the dice, lay down the cards, spin the wheel, or mark the Bingo card – but *why* we do it.

Modern gambling appeals to a wide array of human interests, needs, and desires. Some people like to gamble because they have fun with numbers or puzzles, and relish the opportunity to take on the mathematical constructs the various games present. Others gamble as a social activity, a pastime they enjoy with their friends. Some are drawn to gambling so they can compete with other players or against “the house” (the casino's system), especially when incredible odds are stacked against them. Other gamblers, if they have attained a level of quantifiable expertise in one or more of the games, may play to supplement their income. Then again, many darker and more desperate motivations to gamble drive those who are vulnerable, naïve, poor, or addicted. Finally, and perhaps ultimately, there is greed, the insatiable lust for immediate wealth.

This range of possible motives can make it difficult for us to examine our own hearts. If we gamble, are we motivated by greed, a spirit of healthy competition, an unhealthy addiction to risk, or a bit of all three? Do we simply enjoy the company of our friends or crave the distraction from life provided by a gambling machine? As we know, motivations are complicated because one motive can mask another. We rarely see ourselves clearly.

Furthermore, even if we know our own hearts, others who observe *what* we are doing may not understand *why* we are doing it. They might imitate our actions, but with different motives. In the most spiritually dangerous situation, they might assume our gambling is an endorsement of greed, self-promotion, and so on. Thus, whatever our position on gambling, we must take into consideration the wide range of human constitutions that include individual interests, dispositions, and varying degrees of self-control. In light of that, we need guidance for those who are knowledgeable and spiritually strong, but also for the vulnerable members of our communities.

A SECOND LOOK AT SCRIPTURE

Even though there is no explicit scriptural condemnation of gambling, there is a great deal of relevant counsel and stern warnings, especially regarding greed, idleness, taking advantage of the vulnerable, and other common motivations for gambling.

Consider, for instance, Jesus' parable about the rich fool who, after amassing great wealth, rashly believed he could "relax, eat, drink, [and]

be merry" (Luke 12:16-21).

In Scripture we find a great deal of relevant counsel and stern warnings, especially regarding greed, idleness, taking advantage of the vulnerable, and other common motivations for gambling.

The man failed to keep in mind that life is a fleeting gift and that he was only an interim trustee of his possessions. Jesus' introduction to the parable—"Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions" (12:15)—is an unwelcome warning for

anyone with an inclination to gamble. It is also worth mentioning that Luke deftly juxtaposes this parable with Jesus' exhortation that his disciples should not worry about life's necessities, what they will eat and what they will wear, but "strive for his kingdom" (Luke 12:22-31).

Several narratives in the book of Acts explore the base motives that may drive us to seek wealth. Ananias and Sapphira publicly pretend to embrace the early Jerusalem church practice in which "no one claimed private ownership of any possessions, but everything they owned was held in common" (Acts 4:32), but then foolishly keep some of the proceeds from a land sale for themselves (Acts 5:1-11). Although their desire for recognition certainly plays a role in their scheme, I suspect greed is also a contributing factor in their deception of the community.

Likewise, mixed motives are present in Simon who "had previously practiced magic...and amazed the people of Samaria, saying that he was someone great" (Acts 8:9). He attempts to purchase from the Apostles Peter and John the ability to convey the Spirit through the laying on of hands (8:18-19). Peter strongly disapproves of Simon's request with the following curse: "May your silver perish with you, because you thought you could obtain God's gift with money!" (8:20). Without realizing it, Simon the sorcerer had become a quintessential realization of the biblical warning: "You ask and do not receive, because you ask wrongly, in order to spend what you get on your own pleasures" (James 4:3).

In the Pauline letters we read that "greed must not even be mentioned among you" (Ephesians 5:3), and that saints in Christ are called to "Put to

death, therefore, whatever in you is earthly: fornication, impurity, passion, evil desire, and greed (which is idolatry)" (Colossians 3:5). Timothy is exhorted concerning the "love of money." Disciples with modest wealth should value godliness and contentment with necessities rather than clamoring after riches. "Those who want to be rich" risk being "trapped by many senseless and harmful desires that plunge people into ruin and destruction," including the possibility of wandering "away from the faith" (1 Timothy 6:6-10). People who are rich should be instructed "not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God.... They are to do good, to be rich in good works, generous, and ready to share" (1 Timothy 6:17-18). This guidance to Timothy is especially helpful in offering advice not only to those who seek wealth, but also to those who have it. It addresses communal obligations as well as individual responsibilities.

Though this survey has been cursory, it indicates that Scripture holds a consistent view of greed: it is a sin to be avoided by rich and poor alike. Greed is closely allied with narcissism, idolatrous self-sufficiency, and taking advantage of the vulnerable. Furthermore, those who are rich are to use their wealth for the good of others.

In view of these scriptural principles — along with responsible and generous stewardship of our resources — we should, at a minimum, reconsider our presuppositions about gambling and may even decide not to participate ...ever. For, as we noted above, our motives in gambling are often mixed and may be hidden from ourselves. Surely we can be honest enough to admit that greed is one of the primary reasons we gamble. Even if it is not, others may misinterpret our actions and believe that we are endorsing greed. All of this makes gambling morally suspect.

CRAFTING OUR WITNESS ON GAMBLING

The itinerant Quaker preacher John Woolman (1720-1772) records in his journal how he responded when a magic show was performed in a nearby "public-house" during the summer of 1763. Concerned that his neighbors were going to see the drifter's enchanting performance, Woolman positioned himself at the entrance to the pub in order to speak to patrons as they entered. He wanted to "convince them that their thus assembling to see these sleight-of-hand tricks, and bestowing their money to support men who, in that capacity, were of no use to the world, was contrary to the nature of the Christian religion." Woolman reports that after an hour-long debate one of the show's supporters conceded to his position.⁵

Woolman was no quack. He lived a simple, quiet life and supported himself as a tailor and dry goods shopkeeper. He is remembered for an exemplary life of service on behalf of the poor. Believing that slavery was an egregious offense, he worked tirelessly to end the evil scourge, even refusing to draft wills until the testators agreed to free their slaves at death.

To the extent that we do not share Woolman's deep misgivings about

magic, his attempt to warn his neighbors at the pub entrance strikes us as quaint and misguided. His moral conscience was sensitized to an issue that no longer disturbs us.⁶ Nevertheless this anecdote is instructive because it exemplifies the proper deportment when opposing gambling. Like Woolman, we should show consideration for our conversation partners by speaking with clarity, being gentle, remaining patient, and avoiding character attacks at all costs.

When a practice like gambling becomes part of everyday life, participants develop a taken-for-granted mindset that avoids reflection and ignores important questions that might lead them to change their ways.

Finally, Woolman's life and ministry remind us how difficult it is to change the ethos of a culture. Woolman, who opposed slavery throughout his life, fully recognized that "Deep-rooted customs, though wrong, are not easily altered, but it is the duty of all to be firm in that which they certainly know is right for them."⁷ When a practice

has become part of everyday life, participants develop a taken-for-granted mindset that avoids reflection and ignores important questions that might lead them to change their ways.

The physicist Max Planck famously bemoaned the inertia that keeps us from changing our beliefs: "a new scientific truth does not triumph by convincing its opponents and making them see the light, but rather because its opponents eventually die and a new generation grows up that is familiar with it."⁸ Such is the case with cultural beliefs about gambling. Disciples from the previous generation who unequivocally opposed gambling have died and the new generation of disciples lives in a world that is all too familiar with organized gambling as a means of funding public works like schools and parks. We struggle to see its dangers because we have become desensitized to gambling's ubiquitous cultural manifestations. Any attempt to transform our gambling culture will be met with smug condescension. Even to submit questions about the practice would probably invite well-funded opposition and some personal risk.

Perhaps, a place to start is to focus on our own faith communities and endeavor to create in them an ethos that is more faithful to the biblical witness. Such communities would be transformative because in them we would be drawn to follow the God:

who executes justice for the oppressed;
who gives food to the hungry.
The LORD sets the prisoners free;
the LORD opens the eyes of the blind.

The LORD lifts up those who are bowed down;
the LORD loves the righteous.

Psalms 146:7–8

As followers of the Lord who watches over the disenfranchised and the vulnerable, should not we do this as well?

The biblical call to social justice is deeply at odds with our society's radical individualism: recall that Witherington imagines the puzzled disciple asking, "After all – it is 'our' money isn't it?" However, in Scripture "social justice, like love, seeks the welfare of all persons in community," E. Claude Gardner has noted. "It aims directly at the good of the group and indirectly at the good of each person in the group."⁹ Thus, we have not acted with justice when we merely mind our own business and spend our money prudently. We are stewards not only of our resources, but also *of one other*; and because of that, we cannot blindly pursue our own pleasure, especially if it comes at the expense of others.

As good and faithful disciples, then, it is critical to reexamine our gambling presuppositions and practices by means of civil, engaging, and persuasive discourse whenever possible without sounding like an alarmist or triggering a reactionary response. Like the seventeenth century French philosopher Blaise Pascal, let us encourage one another and our neighbors to place our bets on God and his providence rather than on the lure of instant wealth via risky wagers where the odds are truly against us.¹⁰

NOTES

1 Ben Witherington, "God and Gambling – the Latest Scourge" (February 8, 2006), accessed April 20, 2011, <http://benwitherington.blogspot.com/2006/02/god-and-gambling-latest-scourge.html>. Reader comments on this blog and Witherington's responses offer an accessible introduction to the gambling debate among Christians. Another good entry point is the Evangelical Lutheran Church in America "Gambling Study" (www2.elca.org/socialstatements/economiclife/gambling/), accessed April 20, 2011.

2 Edward H. Kaplan and Stanley J. Garstka, "March Madness and the Office Pool," *Management Science* 47 (March 2001): 369–382. "March Madness" was coined in 1939 by Henry V. Porter to describe the Illinois High School Association basketball tournament, and it is a registered trade mark of the IHSA. More recently the term has been used across the country for season-end basketball tournaments, especially the popular NCAA-sponsored college tournaments. See "A Brief History of March Madness" online at www.ihsa.org/marchmadness/history.htm, accessed April 26, 2011.

3 For a disturbing investigative report on the human costs of gambling, see Maura J. Casey, "Gambling with Lives," *First Things* (November 2009), available online at www.firstthings.com/article/2009/10/gambling-with-lives, accessed April 26, 2011.

4 In *Christ and Culture* (New York: Harper & Row, 1951), H. Richard Niebuhr famously analyzes the long-standing tension between Christian discipleship and cultural assimilation. He identifies those Christians who adhere to the principle of cultural separation as "anticultural radicals" who stand "against culture." Other factions in the Church see Christ as being part "of culture" (the "accommodators"), "above culture" (the "synthesizers"), or in paradox with culture. Niebuhr's last and preferred category of disciples views Christ as

“the transformer of culture.” For a helpful critique and development of Niebuhr’s typology, see Glen H. Stassen, D. M. Yeager, and John Howard Yoder, *Authentic Transformation: A New Vision of Christ and Culture* (Nashville, TN: Abingdon Press, 1966).

5 John Woolman, *The Journal of John Woolman and A Plea for the Poor: The Spiritual Autobiography of the Great Colonial Quaker*, introduced by Frederick B. Tolles (New York: Corinth Books, 1961), 158–159.

6 This story illustrates the width of the cultural chasm between us and the eighteenth century. Rather than diminishing the value of Woolman’s *Journal*, however, it reminds us why reading such “old books” is vital for our common life: they get us out of our own time and force us to reexamine our assumptions. C. S. Lewis makes this point nicely in “On the Reading of Old Books,” *God in the Dock: Essays on Theology and Ethics*, edited by Walter Hooper (Grand Rapids, MI: Wm. B. Eerdmans, 1970), 200–207.

7 Woolman, *Journal*, 37.

8 Max Planck, *Scientific Autobiography and Other Papers*, translated by Frank Gaynor (New York: Philosophical Library, 1949), 33–34.

9 E. Claude Gardner, *Biblical Faith and Social Ethics* (New York: Harper & Row, 1960), 263. This book continues to be a valuable articulation of God’s expectations for social justice.

10 For an interpretation of Blaise Pascal’s famous “wager on God,” see Peter Kreeft, *Christianity for Modern Pagans: Pascal’s Pensees Edited, Outlined, & Explained* (San Francisco, CA: Ignatius, 1993), 291–307.



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The Hidden Social Costs of Gambling

BY EARL L. GRINOLS

The social costs of gambling are “hidden” only to the extent that they are often misunderstood or overlooked. Empirical studies (which estimate some, but not all, of the implied social costs of gambling) report that the impact on society of one additional pathological gambler is about \$9,393 per year.

Establishing a valid working concept of social costs and benefits is a priority for social policy. A cost is something we give up or pay, lowering our well-being; whereas a benefit is an increase to our well-being. Utility is the term we use to refer to the total cost and benefit we experience at some moment. When we engage in a wise trade—paying a cost to acquire a benefit—it raises our utility; otherwise we would refuse to make the trade.

We can extend this kind of analysis to social changes (by thinking of them as transactions that involve a number of households). Cost-benefit analysis is the process of valuing all of the implications of a social change and adding the elements in a common unit, generally dollars. Thus, a social benefit is any component in a cost-benefit analysis that reflects a rise in the total utility of the households involved. Likewise, a social cost is any component in a cost-benefit analysis that reflects a decline in the utility of those households.

How can costs and benefits be compared across individuals and households? Markets are valuable for measuring changes in well-being because goods and services that are traded in markets generate prices that place a natural number on the cost or benefit. They also confer the impression of

greater reality. However, anything that raises or lowers an individual's well-being is equally tangible. Market prices simply make it easier to assign a number. Fortunately, markets are quite extensive so that a large proportion of the things that matter to raising or lowering an individual's well-being can be assigned a common monetary value.

I will briefly discuss how to measure the social costs and benefits of impacts that are tied to markets and those that are not. Then I will apply the analysis to the social costs of gambling, explain why the social costs of gambling are sometimes considered "hidden costs," and summarize the evidence on their size.

COST CALCULUS CONCEPTS

In order to measure the costs and benefits of siting gambling operations in a community, we need concepts of the utility produced for individuals and groups (e.g., for problem gamblers and for others). Some of the things that influence these utilities are directly associated with market prices, but others are not. Both sorts of influences can be defined and measured. Here I will sketch how this is done; for the mathematical definitions and formulas for these measurements, please see the appendix.

Consider, for example, the government's decision to create a scenic national park that provides recreational opportunities for citizens. We can assume that an individual's well-being in relation to this decision will depend on three sorts of things: the amenity value, positive or negative, of the park in relation to the individual (which involves the many ways, times, and amounts that the individual enjoys or is harmed by the park); the advantages and cost of various public goods (like the public highway that makes the park accessible);¹ and the availability and cost of purchased commodities and services (like food, clothing, and camping gear) the individual requires over a year to enjoy the park.

Let us assume we can combine these three items—amenities, public goods, and traded goods—into a "utility" for the individual. Next, consider the least expenditure that the individual would need to achieve that utility. We now have a dollar measure for the individual's well-being understood as a function of amenities, public goods, and marketed commodities: presuming unchanging market prices, an individual's level of well-being is measured by the number of dollars it takes to achieve it. Because the expenditure level rises and falls in a monotonic way as the target utility level increases or decreases, we have a consistent dollar measure of changes in well-being. Social welfare would be the sum of all such expenditures over the members of society, and the change in social welfare would be its change. The same reasoning can be applied to other sorts of changes in the economic environment—like the decision about where to locate a casino. We could compare the welfare for individuals and groups before the casino is built and after it has been operating.

THE SOCIAL COSTS OF GAMBLING

In literature on gambling, the social costs fall into nine groups.² First are the *crime costs* that relate to police, apprehension, adjudication, and incarceration expenditures. There is a connection between gambling and crime through pathological gambling, which is defined by the American Psychiatric Association in its *Diagnostic and Statistical Manual* (DSM IV) as “persistent and recurrent mal-adaptive gambling behavior as indicated by five (or more) of” ten items. Among these behaviors are committing illegal acts such as forgery, fraud, and theft to finance one’s gambling.³

Business and employment costs include lost productivity on the job, lost work time, and unemployment-related employer costs (such as retraining workers or searching for replacement workers).

Bankruptcy imposes costs on society in the form of legal and other resources expended.

Suicide imposes costs on families and the wider society as well as ending the life of despondent gamblers.

Illness related to pathological gambling has been reported to include stress-related sickness, cardiovascular disorders, anxiety, depression, and cognitive disorders.

Social service costs are unemployment, treatment costs, and other social services and payments related to gambling.

Direct regulatory costs relate to government oversight of gambling and the gambling industry.

Family costs include divorce, separation, child abuse and neglect.⁴ Domestic violence is also related to gambling disorders.

Abused dollars are dollars obtained improperly but not reported as a crime. Often this is the case because the money or property is stolen by a relative or friend.

The table on page 22 shows the social costs collected from seven studies.

The cost figures are arranged according to the classification above and adjusted to April 2011 dollars using the CPI-U price index published by the Bureau of Labor Statistics. Notice that no figures are available for suicide and no numbers are reported for government direct regulatory costs. The average for the studies shown is \$9,393 in annual social costs per pathological gambler. For example, introducing gambling into a society of 100 adults which results in one additional

The social costs of gambling fall into nine groups: crime costs, business and employment costs, bankruptcy, suicide, illness related to pathological gambling, social service costs, direct regulatory costs, family costs, and abused dollars.

SOCIAL COSTS PER PATHOLOGICAL GAMBLER (APRIL 2011 \$)[†]

	WI	CT	SD	LA	US	SC	NV	ADJUSTED
	Thompson et al., 1996	Thompson et al., 1998	SD Leg. Research, 1998-99	Ryan et al., 1999	Gerstein et al., 1999	Thompson and Quinn, 1999	Schroer et al., 2002	Row Averages, 1996-2002
CRIME								
<i>Apprehension and Increased Police Costs</i>	\$32	\$50	\$1,380	\$42		\$79	\$63	\$274
<i>Adjudication (Criminal and Civil Justice Costs)</i>	\$896	\$695	\$37	\$514		\$325	\$56	\$421
<i>Incarceration and Supervision Costs</i>	\$550	\$621	\$527	\$546		\$308	\$211	\$461
BUSINESS AND EMPLOYMENT COSTS								
<i>Lost Job Productivity</i>				\$101		\$740	\$1,781	\$874
<i>Lost Time and Unemployment</i>	\$1,840	\$2,241		\$4,292	\$432	\$1,376	\$1,869	\$2,008
BANKRUPTCY	\$374					\$81	\$465	\$307
SUICIDE								
ILLNESS					\$945			\$945
SOCIAL SERVICE COSTS								
<i>Therapy and Treatment Costs</i>	\$317	\$80	\$104	\$314	\$40	\$57	\$181	\$156
<i>Unemployment and Other Social Services (Including Welfare and Food Stamps)</i>	\$440	\$678	\$758	\$48	\$196	\$217	\$121	\$351
GOVERNMENT DIRECT REGULATORY COSTS								
FAMILY COSTS								
<i>Divorce/Separation</i>						\$76		\$76
ABUSED DOLLARS	\$2,760	\$6,651	\$331	\$2,514		\$1,665	\$7,202	\$3,520
								\$9,393

[†] A complete reference list for this chart can be found on page 27.

pathological gambler implies that \$9,393 will have to be paid by the group each year.

The two primary ways that social cost numbers are estimated is through the study of pathological gamblers' histories and through statistical analysis of crime and other social cost statistics. Making conservative adjustments to reported costs – e.g., for the possibility that problem gamblers in treatment are not representative of problem gamblers in the population and for the issue of multi-causality (an alcoholic pathological gambler may incur higher social costs than a non-alcoholic pathological gambler) – reduces some of the numbers, but the reported social costs per pathological gambler remain.

WHY GAMBLING'S SOCIAL COSTS ARE "HIDDEN"

After testifying to a state legislative finance committee on the East Coast about the social costs of gambling, I was challenged by its chairman regarding the costs I had just enumerated. "I have been to Las Vegas and other gambling areas," he said, "and I did not see anything." My response was, "What did you expect to see?" Even the social costs of crime are usually hidden, as with silent embezzlement by an employee that goes on for years until it is discovered. But there are other reasons that the social costs of gambling – all quite real – might seem hidden.

For example, gambling industry representatives are fond of advertising the amount of taxes that their proposed casino or gambling project will pay. They treat this as a social benefit, and typically calculate their numbers from projected revenues. Never, or almost never, do they project the lost taxes that public coffers will experience when demand dollars are shifted away from other businesses. However, (as the calculation in the appendix shows) the taxes of all business matter to social costs and benefits. The lost taxes from other businesses become a *de facto* hidden cost.

A similar story applies to the other eight components of social costs. For example, the category of direct payments to problem gamblers appears second in the list of social costs and benefits. An addicted gambler who is subsequently fired and collects unemployment benefits or other social service payments imposes a cost on society that would not be present except for gambling. Since the budget that makes the outlay is relatively far removed from the cause, the social cost becomes another *de facto* hidden cost. The value of stolen assets would certainly be considered a social cost to the non-gambling public from which the assets might be taken, but no simple or reliable tabulation exists, making them hidden costs from the social perspective.

Being hidden obscures the true value of more than just costs. For example, what is the benefit of gambling? The second equation in the appendix says that the direct amenity value is the benefit of gambling. It is the amount of money that individuals would be willing to pay, if making payment provided them with the opportunity to gamble. This is not the amount of money that they would gamble away if given the opportunity, but rather the amount

they would pay *for* the opportunity.

The gambling industry often suggests that a benefit of gambling is the number of jobs that it creates. There are serious problems with this erroneous view. First, reporting the number of employees that a casino hires does not take into account the lost jobs at competing businesses to which gambling revenues would have gone. Worse, as the calculations in the appendix show, jobs nowhere appear in the list of social costs and benefits. They are a means to an end, but not an end itself. In other words, jobs matter to creating taxes paid, firm profits, and the other components of the second equation, but listing jobs as a benefit is double counting. The temporary exception might be a situation where the introduction of gambling reduced unemployment. However, because unemployment is a temporary phenomenon dependent on the business cycle, such a benefit would also be temporary.

No gambling industry document of which I am aware has estimated the effect of its proposal on prices and the profits of all businesses. Since the effect of casinos is often harmful to competing businesses – this has been especially true of restaurants in the vicinity of casinos, for example – these overlooked costs are effectively hidden costs.

CONCLUSION

Contrary to assertions often made by proponents of the gambling industry that the social costs of gambling cannot be identified and measured, it is possible to do both. The social costs of gambling are “hidden” only to the extent that they are misunderstood or overlooked. However, a framework grounded on the well-being and utility of members of society is available that produces an exhaustive and mutually exclusive listing of consequences. Working just from the list of social costs that have been empirically studied, one additional pathological gambler costs society \$9,393 annually.

APPENDIX: COST CALCULUS FORMULAS

This formula represents an individual’s well-being as a function of three components – amenities, public goods, and traded goods:

$$u_i = u_i[x_i^a, x_i^g, x_i]$$

where u_i is the utility for an individual i , x_i^a is the value of the amenity a for i , x_i^g is the value of the public goods g for i , and x_i measures the individual’s consumption of purchased commodities and services over a period time, typically a year.

Next, consider the least expenditure that the individual would need to achieve utility u_i when the amounts of the amenity and public goods are x_i^a and x_i^g respectively, and p_i is the list of prices facing individual i for the traded goods. We can represent the amount of money for this expenditure as:

$$e_i[x_i^a, x_i^g, p_i, u_i]$$

because it is a function of the amenity, the public goods, the cost of the traded

goods, and the utility for the individual. The primary understanding is that the amount an individual is willing to pay is directly related to the utility; that is, for fixed amounts of amenities, public goods, and prices for traded goods, this expenditure will rise or fall in a monotonic way with u_i . Given these assumptions, we therefore have a consistent dollar measure of changes in well-being that include amenities, public goods, and market commodities: an individual's level of well-being is measured by the number of dollars that it takes to achieve it. Social welfare is the sum of all such expenditures over the members of society and the change of social welfare from a change in question (e.g., the creation of a national park, or the introduction of a gambling operation) is:

$$\text{Equation (1)} \quad \Delta W = \sum_i \left(e_i [x_i^{a,1}, x_i^{g,1}, p_i^1, u_i^1] - e_i [x_i^{a,0}, x_i^{g,0}, p_i^0, u_i^0] \right)$$

The superscripts "0" and "1" refer to situations before and after the change in question. The key point is that all the superscripts are "1," except for the superscripts relating to utility, the change that we are measuring to define social costs and benefits.

Having progressed this far, it is a mechanical matter to rewrite equation (1) by keeping track of expenditures and budget constraints. Social costs and benefits can be written as a sum of terms that add to the total impact of a change in the economic environment. In most cases the terms are familiar, such as the effect on the profits of all businesses or the value that individuals place on the presence of the amenity. In cases where they are not, however, the terms are precisely described and have economic meanings that can be interpreted. Importantly, the terms are mutually exclusive and exhaustive of the impacts. They are listed below for the non-problem-gambling group A ($i \in A$). The problem-gambling group is group B ($i \in B$). Variables identified with a superscript 0 are associated with the pre-gambling situation, and those with a superscript 1 with the post-gambling situation that applies after a casino (the amenity x^a) has been sited. Once these are explained, we are ready to discuss the hidden costs.

$$\begin{aligned} \text{Equation (2)} \quad \Delta W_A &= \Delta W - \Delta W_B \\ &= \sum_{i \in A} \left(e_i [x_i^{a,1}, x_i^{g,1}, p_i^1, u_i^1] - e_i [x_i^{a,0}, x_i^{g,0}, p_i^0, u_i^0] \right) \\ &= \text{ Taxes Paid + Direct Payments to Group B} \\ &\quad + \text{ Value of Stolen Assets + Public Good Value} \\ &\quad + \text{ Direct Amenity Value + Consumer Surplus} \\ &\quad + \text{ Transaction Constraints + Firms' Profits} \\ &\quad \quad \text{and Capital Gains Accruing to Group A} \end{aligned}$$

This equation shows us that the social costs of gambling can be fully explained in eight terms and tells us what they are. The change in taxes

paid by the non-problem gambling public, for example, should be balanced against the direct amenity value they may receive from the introduction of a casino and any change in the level of public good (perhaps a road is improved or lengthened because of the casino). Possibly some of the impact of gambling takes the form of crime. If assets are stolen from group A members, their value is a social cost to the group. Likewise, if gambling leads to social payments (treatment costs, unemployment benefits, and related types of expenditures) caused by the introduction of gambling, these also enter. The mathematics tells us we must also account for changes in the profits and capital gains caused by gambling. If prices are altered in a favorable or unfavorable direction due to the introduction of gambling, this is picked up in the consumer surplus term that measures the social value of a change in prices. Finally, if gambling were to lead to unemployment—a failure of market clearing—this would appear in the transactions constraints term.

Consider the transactions constraint term; it takes the form:

$$\begin{aligned} \text{Equation (3)} \quad & \sum_{i \in A} (e_i [x_i^{a,1}, x_i^{g,1}, p_i^1, u_i^1] - \text{Expenditure on bundle } x_i^1) \\ & - \sum_{i \in A} (e_i [x_i^{a,0}, x_i^{g,0}, p_i^0, u_i^0] - \text{Expenditure on bundle } x_i^0) \end{aligned}$$

Consuming $(x_i^{a,1}, x_i^{g,1}, x_i^1)$ achieves utility u^1 . If the purchased bundle x_i^1 is not the cheapest way to achieve this utility, the difference is non-zero and the consumer's choice must have been constrained. How could this happen? For example, if the constraint is unemployment, the term says to measure the social cost of increased unemployment as the amount of money the individual would be willing to pay to remove the constraint. It is as if the consumer has been told to achieve the utility level u_i^1 , but must work fewer hours than they normally would choose, or they must work only at their second-best job. If there is no transaction constraint, the term is zero.

Likewise, equation (2) provides valuable guidance about how to measure the value of gambling. The direct amenity value term is

$$\sum_{i \in A} (e_i [x_i^{a,0}, x_i^{g,1}, p_i^0, u_i^0] - e_i [x_i^{a,1}, x_i^{g,1}, p_i^0, u_i^0])$$

where the only change between the differenced components is the quantity x^a . The value of the closer location would show up as a lower value for $e_i [x_i^{a,0}, x_i^{g,1}, p_i^0, u_i^0]$ since it would require fewer dollars spent to achieve the same utility when the amenity is present. The term therefore measures the amount of money an individual would be willing to give up in return for the presence of the amenity. If the amenity is the newfound ability to gamble, no ability to gamble would be equivalent to a gambling site that is an infinite number of miles away—the ability to gamble corresponds to situations where the sites to gamble are closer. In practice, how big this effect is can be inferred by observing how the amount of gambling varies with distance from the

service location⁵ in the same way that the value of reduced pollution has been inferred through observing how people's use of a swimming beach rises when, say, the water quality at the beach is cleaner.⁶

Amenity values, of course, can be positive or negative. If the social climate becomes fearful or unpleasant to residents because of increased crime, affecting their satisfaction from living in the area, the direct amenity value term says to measure the amount that residents would willingly give up to have the reduced crime environment. Surveys and other instruments are sometimes used to determine amenity values in these cases.

Finally, we can verify that the social costs and benefits related to consumer surplus (the advantage to a resident from an improved price system),

$$\sum_{i \in A} (e_i[a_i^1, x_i^{g,1}, p_i^0, u_i^0] - e_i[a_i^1, x_i^{g,1}, p_i^1, u_i^0]).$$

take the standard form, helping to validate the approach.

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NOTES

1 A public good, as opposed to a private good, is any good in which one individual's consumption does not limit the ability of other individuals to consume the same good. Of course, the degree of publicness varies, as when congestion effects (like a traffic jam on the narrow highway leading to the park) partially limit others from consuming the good.

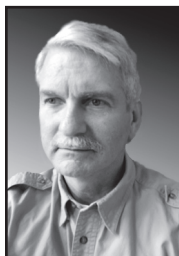
2 For a more in depth treatment of these social costs, see Earl L. Grinols, *Gambling in America: Costs and Benefits* (New York: Cambridge University Press, 2004), 24-26 and 136. Some researchers have added a tenth social cost called political costs which they define as disproportionate political influence resulting from the increasing concentration of economic power.

3 Other mal-adaptive gambling behaviors include repeated unsuccessful attempts to stop gambling, returning another day to win back losses ("chasing" one's losses), lying to family members or others to conceal the extent of one's gambling, and damaging significant personal relationships over one's gambling.

4 For example, from 1978 to 1988 Nevada ranked first in child death from neglect and abuse.

5 See Grinols, *Gambling in America*, and Earl L. Grinols, "Distance Effects in Consumption," *Review of Regional Studies*, 29:1 (1999), 63-76.

6 N. E. Bockstael and K. E. McConnell, "Public Goods as Characteristics of Non-Market Commodities," *Economic Journal*, 103 (September, 1993), 1244-1257.



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State Lotteries: Gambling With the Common Good

BY JULIA FLEMING

While their regressive burden upon the disadvantaged is a strong ethical reason for rejecting state lotteries, we should also consider the messages that their promotion conveys to the community as a whole. Lotteries, as alternatives to taxation, undercut the development of civic virtues and social responsibility.

Within the last fifty years, state governments in the United States have made a radical change in their policies towards gambling, as evidenced especially in their sponsorship of lotteries. Today, ninety percent of the U.S. population lives in lottery states; in 1960 no Americans did. As Erik Owens has observed, “Every action the government takes, every policy the government makes, conveys certain values to its citizens.”¹ So, what values are state governments indirectly endorsing, or at least tolerating, in their new reliance upon lotteries as a source of revenue? Does governmental promotion of lotteries exploit the weaknesses of problem gamblers, prey upon the disadvantaged, and encourage a superstitious belief in lucky numbers? In a broader sense, do lotteries, as alternatives to taxation, undercut citizens’ development of civic virtues and social responsibility?

Roman Catholic social thought provides a helpful vantage point from which to consider the ethics of state lotteries as a regular revenue source. The tradition’s general principles, especially its emphasis upon civic responsibility and the importance of social virtues, suggest that reliance on the lottery poses a risk both to vulnerable citizens and to the character of the community as a whole. Because of this, one might accurately describe state lotteries as a gamble with the common good.²

GAMBLING AND CATHOLIC SOCIAL THOUGHT

The Roman Catholic tradition does not provide a simple *yes* or *no* answer to questions about the morality of gambling. Some forms of gambling (e.g., Russian roulette) are certainly wrong, as are some gambling practices, such as cheating. But in these cases it is the risk to life or the defrauding of others that is objectionable rather than gambling as such. The 1994 *Catechism of the Catholic Church* points out the dangers of a gambling passion without concluding that it is always wrong to participate in games of chance. Instead, the Catechism explains that gambling becomes wrong when the gamblers risk money that they need to provide for themselves or others. Illegitimate gambling misdirects money needed for necessities into a discretionary purchase. In principle, buying lottery tickets with one's grocery money is no different from buying movie tickets, baseball tickets, cruise tickets, or any other luxury items under similar circumstances. Thus, the rightness or wrongness of playing the lottery often depends upon the intentions and the financial resources of the purchaser.³

Beyond the level of the individual participant, however, we encounter other ethical questions regarding how the government should respond to gambling. These questions involve complex judgments about what policies will best serve the common good under particular circumstances, especially since public resources are limited. Because of differences in culture and in local economic conditions, not all communities will adopt the same policies about the legalization, regulation, or taxation of various games of chance. Thus, it is not surprising that there is no official Catholic teaching on specific governmental policies regarding gambling (although individual bishops or groups of bishops have sometimes responded publicly to gambling proposals within their dioceses). Instead, Catholics must usually evaluate these policies by applying a more general principle—the responsibility of government to pursue the common good, which includes the welfare of all individuals and groups within the community. This emphasis upon the common good provides a criterion for evaluating civic choices about gambling.

However, in America today state lotteries are not only regulated by state governments, but also sponsored by state governments. This distinguishes lotteries from other types of activities that communities try to regulate and limit by imposing levies (colloquially known as “sin taxes”) on their purchasers. While it is true that governments use both lotteries and sin taxes to raise money, states do not create products such as Wyoming Wine Coolers or Massachusetts Menthols; nor do they issue public service announcements designed to encourage drinking and smoking. By contrast, lotteries require the ongoing development of games and promotional strategies, in addition to the administrative costs associated with any governmental activity.⁴ For this reason, ethical questions about lotteries in the United States today are necessarily questions about government and its role in promoting the common good. Is running a lottery an appropriate activity for government? Do

state lotteries discourage the development of civic virtue by funding public enterprises with an invisible tax upon lottery players instead of asking all citizens to take financial responsibility for their community's needs?

THE ROLE OF GOVERNMENT

Establishing priorities, especially under today's economic conditions, is one of the most important ways in which state governments serve the common good. When resources are limited, public servants must make difficult and often painful decisions about where to spend state revenues. Given that government cannot do everything, is running a lottery an appropriate use of public funds? (People often think of lotteries as a way to raise money, but it is important to remember much of that income disappears into prizes, promotions, and administrative costs). Ironically, with their lotteries, most state governments now exercise a monopoly on a product that was illegal only fifty years ago. At a time when communities must trim, eliminate, or privatize traditional services, should state governments remain in the gambling business?⁵

The question of state lotteries, therefore, fits quite logically into the ongoing American debate about the appropriate role for government. Yet whatever our personal conclusions about that subject, surely we can all agree on one thing: government should not harm or take advantage of the people that it exists to serve. By encouraging citizens to play the lottery, is a state government promoting or undermining their interests? There are several strong reasons to conclude that the impact is negative rather than positive.

First, in any lottery, one or a few ticket buyers will win only because most of the game's other players have lost. In promoting lotteries, state governments are encouraging people to risk money, with the understanding that the wager will probably bring them no direct

return, and that any success will come at the expense of their fellow participants. Why should a state-sponsored lottery compete for money that citizens could use to reduce their debts, build their savings, support charitable causes, or spend in other community businesses?

Moreover, research indicates that lottery losses are not evenly distributed among the population, or even among lottery players. A relatively small group

State lotteries are not only regulated by state governments, but also sponsored by them. This raises questions about government and its role in promoting the common good. Is running a lottery an appropriate activity for government?

of hard-core participants purchase most tickets, so that five percent of the players account for over half of the revenues. When members of this group are problem gamblers who wager more than they can afford, the results can be disastrous, not only for themselves, but also for their families. (Ironically, in recognition of this, some states assign part of their lottery proceeds to the treatment of problem gamblers). In addition, although people from all economic groups play the lottery, poorer people spend a higher percentage of their income upon tickets than their affluent neighbors. Lottery participation also decreases with education. This means that a successful state lottery derives a disproportionate share of its revenue from persons who are already economically disadvantaged.⁶ With the lottery, state governments are not only encouraging their citizens to risk their money, they are also promoting a product that has proven most attractive to those who have the least to lose. Such exploitation undermines the covenant that should unite a government with the citizens it serves.

LOTTERY LESSONS

While their regressive burden upon the disadvantaged represents a strong ethical reason for rejecting state lotteries, we should also consider the messages that their promotion conveys to the community as a whole. If, as Owens's work suggests, a government educates through its policies, then we should think carefully about what a state-sponsored lottery teaches, even indirectly. Do we really feel that our society would be better, our families would be better, and our individual characters would be better, if only people gambled more? Charles Clotfelter and Philip Cook have pointed out that we would never accept a public school textbook that urged our children to pursue easy money by relying on their hunches.⁷ Why should we teach one thing in our schools and another in our lottery advertising?

From a theological perspective we must also ask whether state lottery promotions encourage a superstitious belief in lucky numbers. (While many lotteries are random drawings, others allow and encourage participants to choose numbers that hold special meaning for them). But what could possibly make certain numbers "lucky," so that birthdates or other numerical coincidences offer clues about upcoming lottery results? And how do the operations of luck relate to the workings of Providence? The theological and philosophical nature of these concerns makes governmental sponsorship of such advertisements even more troubling. State governments should not preach the good news of lucky numbers, or exploit people's superstitions, even if the message is only the byproduct of an attempt to raise revenue. What would we think if public service announcements tried to sell us a map to the end of the rainbow with the promise that a lucky few would find a pot of gold?

But if a belief in lucky numbers represents one negative lesson from the lottery – and one that might be avoided by using purely random drawings –

the civics lesson that the lottery provides raises even more troubling questions. At root, reliance on the lottery is an issue of communal character. How does a just community balance its budget? How does state sponsorship of a lottery support or undermine the development of civic virtue?

IMPEDIMENT TO CIVIC VIRTUE

The Catholic ethical tradition assumes that human beings are social by nature – that individuals and groups flourish only in relationship to one another. Because human communities require organization, the emergence of institutions (including government) is a natural development in the history of human societies, a reflection of the necessary relationship between individual and communal welfare. The Second Vatican Council emphasized the reciprocal character of personal and social growth, pointing out that human beings develop their potential through social interaction. The Council also insisted that all entities within society, from individuals and families to corporations and civic organizations, have a responsibility to serve the common good, which creates the conditions necessary for personal and social development. (The public schools that offer access to an education, for example, also enable their graduates to “give back” to the community, so that the next generation of children will enjoy the same opportunities). Part of our responsibility to the common good is financial, with individuals contributing goods and services, and government overseeing a just distribution of benefits and burdens, including taxes.⁸

But this responsibility to the common good, far from being a sentence to civic martyrdom, represents such a significant benefit to individuals that Catholic social teaching describes it as a *right*. Persons, argued Pope John XXIII, have a right to contribute to the common welfare.⁹ The U.S. Catholic Bishops have insisted upon society’s “duty to enable

them to participate in this way.”¹⁰ Thus, those denied the chance to contribute to the common good are the victims of a serious injustice.

When it comes to taxes, of course, this claim seems counter-intuitive at best. Many who cherish their opportunities to vote and to express their views freely would gladly surrender their “right” to make compulsory financial contributions to the common good. Even those who acknowledge their debt

With the lottery, state governments not only encourage citizens to risk money, they promote a product that is most attractive to the poor. Such exploitation undermines the covenant that should unite a government with the citizens it serves.

to publicly funded research, education, fire and police protection, highways, park services, and so on, may balk at interpreting the chance to pay taxes as a benefit rather than as a necessary evil. Ironically, however, the standard of living that a strong tax base can support is not the only reason for identifying such contributions to the common good as benefits. To understand why, it is helpful to consider Thomas Aquinas's theory of virtues.

Contributions to the common good are not gifts to be made when we feel generous, but obligations we owe to our fellow citizens as a matter of justice. Fulfilling these obligations helps us not only to improve our society but also to improve ourselves.

Aquinas (1225-1274) emphasized the development of and connection between the virtues. While some virtues such as faith, hope, and love are gifts from God, other virtues grow through practice as human beings develop the various capacities of human nature. We become honest by telling the truth, for example, and generous by sharing our resources with our neighbors. Through our actions we shape not only our world, but also our-

selves as persons with particular virtues and vices. At one level a person may possess some moral virtues without having others, yet at a deeper level a defect in one area inevitably affects the person's character as a whole. While the individual is virtuous in certain respects, he or she lacks some of the characteristics that define a truly virtuous personality. This has important implications for civic life, since we develop virtues through our public as well as our private relationships and actions. Aquinas argues that a person cannot be truly good without behaving appropriately toward the common good. Persons lacking in civic virtues, no matter how developed their private virtues, are somehow deficient in the qualities that ground good moral character.¹¹ Putting it simply: to be a good person and a bad citizen is a contradiction in terms.

Aquinas's theory of virtue indicates why the right to participate in civic life, including the "right" to pay taxes, is so important. The chance to participate, to contribute to the common good of one's community, is an opportunity to develop one's civic virtues. Just as no one becomes a virtuoso pianist without spending hours in the practice room, no one can become a good citizen without participating in the development of the common good. To rob persons of this chance strangles a vital element of their character. It hinders their efforts to become the persons that God is calling them to be.

Such a theory of civic virtue and the common good has important implica-

tions for our assessment of state lotteries. Imagine this scenario: states develop a new lottery system that appeals primarily to the affluent, does not foster compulsive gambling or superstition about numbers, flourishes without advertising, produces stable revenues without need for expansion, increases the profits of other businesses, encourages charitable donations, discourages illegal gambling, and avoids or even reverses all of the other negative consequences commonly mentioned by lottery detractors. Even under these ideal circumstances, the importance of civic participation questions the wisdom of recourse to lotteries as a regular fundraising method. Lotteries circumvent the process by which individuals can develop civic virtues by contributing directly to the common good.

A governmental request to support the community with taxes acknowledges that the welfare of the community is each person's concern. Like a summons for jury duty and the ballot box, a tax bill serves as a physical reminder of the moral connection that links all human beings. Contributions to the common good are not gifts to be made when we feel generous, but obligations that we owe to our fellow citizens as a matter of justice. Yet fulfilling these obligations (and, thereby, sharing in the development of the common good) helps us not only to improve our society but also to improve ourselves. Serving the common good can foster civic virtues. Social beings require civic virtues if they are to become good persons. Character and common good thus remain inextricably intertwined.

THE FUTURE OF STATE LOTTERIES

A primary attraction of state lotteries is that they provide revenue without raising taxes. Given the budget crises facing many local governments today and the current tax-increase antipathy, it is hard to imagine that our lottery states will abandon their sponsorship of gambling in the near future. But this does not mean that Christians should accept such lotteries as a permanent part of the American landscape. How a community raises the money to pay its bills is morally significant. If the projects that the lottery supports are essential to the common good, citizens deserve the chance to take responsibility for their community's welfare by funding them directly. If they are not essential, then the risks associated with the lottery (such as an increase in problem gambling) outweigh the benefits of whatever luxuries it provides.

Admittedly, giving up the proceeds of a lottery represents a risk for a state government. But this risk—a gamble on civic virtue—respects the capacity of the community to recognize and embrace its responsibility for the common good. It is an opportunity for growth in civic virtue with the potential to benefit individuals and society as a whole. As the U.S. Catholic bishops explained in their famous pastoral letter on economic justice, “the virtues of citizenship are an expression of Christian love more crucial in today's interdependent world than ever before.”¹²

NOTES

1 Erik C. Owens, "Civic Values and 'Education Lotteries': The Irony of Funding Public Education with Lottery Revenues," in *Gambling: Mapping the American Moral Landscape*, edited by Alan Wolfe and Erik C. Owens (Waco, TX: Baylor University Press, 2009): 323-342, here citing 323 and 341.

2 The original version of this article, entitled "Gambling with the Common Good: State Lotteries from the Perspective of Roman Catholic Social Thought," appeared in *Practical Theology: Perspectives from the Plains*, edited by Michael G. Lawler and Gail S. Risch (Omaha, NE: Creighton University Press, 2000), 185-203. I am grateful to Academic Vice President Patrick Borchers of Creighton University for permission, on behalf of the press, to publish this shortened and updated adaptation.

3 Libreria Editrice Vaticana/United States Catholic Conference, *Catechism of the Catholic Church*, English translation for the United States of America (Mahwah, NJ: Paulist Press, 1994), 580 (par. 2413). See also Fleming, "Gambling with the Common Good," 186-188.

4 See Richard McGowan, SJ, "A Tale of Two 'Sins': Regulation of Gambling and Tobacco," in Wolfe and Owens, *Gambling*, 343-371.

5 See Fleming, "Gambling with the Common Good," 188-189.

6 See Owens, "Civic Values," 331-332; Fleming, "Gambling with the Common Good," 190-192; and Eric Dexhelmer, "Texas Lottery Relies Increasingly on the Poor and Less Educated, Studies Show," *The Statesman.com* (Austin, Texas), Sept. 5, 2010; updated Sept. 7, 2010, online at www.statesman.com/news/texas-politics/texas-lottery-relies-increasingly-on-the-poor-and-899333.html?cxttype=rss_ece_frontpage, accessed May 4, 2011.

7 Charles T. Clotfelter and Philip J. Cook, *Selling Hope: State Lotteries in America* (Cambridge, MA: Harvard University Press, 1989), 244.

8 *Gaudium et Spes: Pastoral Constitution on the Church in the Modern World* (Second Vatican Council, 1965), especially paragraphs 12, 25, and 26, available online at www.vatican.va/archive/hist_councils/ii_vatican_council/documents/vat-ii_cons_19651207_gaudium-et-spes_en.html, accessed May 5, 2011.

9 *Pacem in Terris: On Establishing Universal Peace in Truth, Justice, Charity, and Liberty* (Encyclical of Pope John XXIII, 1963), especially paragraphs 26, 53, and 54, available online at www.vatican.va/holy_father/john_xxiii/encyclicals/documents/hf_j-xxiii_enc_11041963_pacem_en.html, accessed May 5, 2011.

10 *Economic Justice for All: Pastoral Letter on Catholic Social Teaching and the U.S. Economy* (U.S. Catholic Bishops, 1986), paragraph 71, available online at www.osjspm.org/economic_justice_for_all.aspx, accessed May 5, 2011.

11 Thomas Aquinas, *Summa Theologiae*, First Part of the Second Part, Q 62, A 1 and A 3; Q 65, A 1; and Q 92, A 1, reply to objection 3.

12 *Economic Justice for All*, paragraph 66.



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Investment vs. Gambling

BY MIKE A. STEGEMOLLER

Investing in financial markets is very different from gambling in important ways. Yet these activities share a common thread of risk. How can investors avoid the imprudence associated with inordinate risk-bearing that can make capital markets seem more like casinos?

Western capital markets have been compared to a large casino, and the investment in the securities that trade on such markets to gambling. Full of presidential-candidate fervor, Ralph Nader has warned us, “Move over Las Vegas. The big time gamblers are on Wall Street and they are gambling with your money, your pensions, and your livelihoods.”¹ Then after the financial crisis of 2008, President Barack Obama expressed the sentiment of many market observers when he commented on the actions of some participants in the derivatives markets as “highly leveraged, loosely monitored gambling.”²

Some people, generalizing from specific instances of irrational, speculative behavior by a few financial intermediaries or investors, have claimed that “gambling” has become the norm in financial markets. Indeed, the fact that such behaviors seem to occur with increasing frequency makes such a comparison between gambling and participation in financial markets not entirely unwarranted.

Yet, I am reminded of the proverbial warning:

The lazy person says, “There is a lion in the road!

There is a lion in the streets!”

Proverbs 26:13 (cf. 22:13)

The simple will believe the sluggard, but the wise will look to see if there is a lion. Much of this essay is a bit technical, but it is my intent to see if there is a lion loose in the streets of western capital markets.

DIFFERENCES BETWEEN GAMBLING AND INVESTING

In its simplest form, gambling is when a person gives money specifically for the mere *chance* of receiving more money. Chance is the probability that a particular outcome will occur — e.g., on a spinning roulette wheel, how likely it is that a ball lands in a red compartment marked “thirteen.” Notice that our knowledge about the gamble, about the odds of winning, is irrelevant

A financial investment differs from gambling in three important ways: the investor’s knowledge is relevant to the outcome, an asset is purchased, and both parties plan to benefit from the transaction.

to the outcome of the gamble. Thus, if we are asked to guess a number between one and twenty-four, our knowledge of the odds of guessing correctly has no influence on whether our guess is the correct one. The outcome is solely based on probabilities.

Furthermore, there is no underlying product or service exchanged in a gamble. When we walk away from a slot machine,

our pockets only contain either more or less money than when we arrived. So, there is nothing with any inherent value in a gamble.

Finally, in order for organized gambling to exist, the house (the organizers of a gambling game) must win the vast majority of the time. Put another way, the sum of gambling winnings must be less than the sum paid to gamble. This certain loss of money is why no rational person goes to the casino to fund their child’s education or earn money for groceries.

This last point cannot be overstated as it introduces the main problem with gambling: imprudence. It is imprudent to participate in a venture that requires the participants to ignore what they know to be true. In the case of gambling, this knowledge is that the gambler will, on average, lose. So, the one gambling must willingly believe a lie. Perhaps this is why casinos market themselves as entertainment (for example, the Harrah, Caesars, and Horseshoe casinos are owned by Caesars Entertainment Corporation), categorizing themselves alongside movies, water parks, and baseball games. Yet casinos are particularly adept at prostituting leisure, commonly producing despair and addiction instead of laughter and freedom.

The basic form of investment, on the other hand, consists of an investor giving money to a business manager in exchange for, at minimum, a claim on some of the future cash flows of the business. This definition stands in contrast to that of gambling in three important ways. First, knowledge is relevant to the outcome of the investment. Investors may be better off if they understand the business of their investment, and they certainly will

be better off if the manager of the business knows what he is doing. For example, one might think twice about patronizing a barbershop in which the barber claims that though he does not know how to cut hair, one out of ten haircuts turn out alright. Knowledge matters in investment, though it by no means assures monetary gain, nor does it preclude either party from being wasteful or foolish. Nevertheless, unlike gambling, investment depends upon knowledge.

The second way in which investment contrasts with gambling is that an asset is purchased in an investment. Financial assets derive value from their claim on future cash flows from a particular real asset or groups of assets. A share of Starbucks stock is an ownership claim on the cash flows of Starbucks after they pay all of their debt obligations, and the holder has the right to vote on certain issues at Starbucks' annual shareholder meetings. So when we purchase stock, we are obtaining partial ownership in a business. Similarly, a bond (or a loan) is a specific claim on the future cash flows of a firm, and if the principal or interest payments are not made, then the debtholder can force the firm into bankruptcy, thereby laying claim to the firm's real assets. Even the more complex financial assets, which are often the target of claims that investment involves gambling-like behavior, depend upon the value of some underlying asset. These derivative securities (e.g., options and futures) derive their value from an underlying asset—e.g., a farmer can sell a futures contract today that allows him to sell his cotton crop at some future date for a price agreed upon today. Therefore, when we invest we purchase the claim on an asset, but when we gamble no such underlying asset exists.

Furthermore, the intention of the investment is for both the businessperson and the investor to gain from the transaction. Both parties agree to the transaction because it is mutually beneficial. The businessperson will have the money needed to invest in some useful piece of equipment and the investor will share in the success of the business through money received in the form of interest, dividends, or appreciation in the value of the business. Capital markets depend on this arrangement. Thus, the proliferation of investment depends upon both parties gaining, while the existence of gambling depends upon one party winning at the other party's expense.

A COMMON THREAD OF RISK

Though gambling and investing are dissimilar in many important ways, there is a common thread in both: risk. It is the imprudence associated with inordinate risk-bearing that makes some aspects of capital markets like casinos.

A good working definition of risk is the uncertainty regarding the difference between a present value and some future value. In general, one can assume that the more risk a transaction has, the more return is expected. A certificate of deposit (CD) at your local bank has very little risk and very little return. The probable outcome of the CD is highly concentrated around the original deposit amount plus the interest promised. There is a chance that

the bank will fail and the federal deposit insurance will fail too, but these are very low probabilities. As one invests in increasingly risky securities, the return is expected to increase.

A large knife is not risky to a chef, but can be catastrophic to a child; likewise, securities that are neither complex nor risky to the people that employ them for their original purpose can become risky for some purchasers of these securities. Indeed, many such securities were originally developed to *reduce* risk. For example, selling wheat futures is not a complex financial transaction to the manager of a large farm. The purpose it serves is to reduce the farm's risk by selling a future wheat crop at a particular price today, thereby locking in a known price today. The buyers wanting to purchase wheat in the future (e.g., bakeries that regularly purchase wheat from a grain elevator) are also reducing their risk of fluctuating wheat prices by buying the wheat today. Yet, because these futures contracts are tradable, they are often bought by people who will neither have any wheat nor want delivery of wheat when the contract comes due. Most of these people are merely speculating on wheat prices, and their behavior is not discernable from gambling.

Strictly speaking, speculation is purchasing an asset that is extremely risky. However, the way in which this term is used in reference to investment connotes unusually large risk alongside apparent ignorance about the underlying asset. Often in literature (like Charles Dickens's *Nicholas Nickleby*), speculation is associated with tremendous gain or the wholesale loss of one's wealth. So, the futures contract for wheat mentioned above is speculative if the purchaser or seller has no interest in or knowledge about the wheat. Thus, the very security that reduces risk in one set of transactions (for the farmer and the baker) can be used as speculation in another. It is not entirely unwarranted to say that a person who speculates in the futures market for wheat (or any other asset or commodity) is, in spirit, gambling. Further, it is true that capital markets not only do not restrict speculation, the businesses built around the capital markets often encourage the assumption of risk without the prerequisite of knowledge of any sort. When a recent commercial for a stock trading house features a cute baby buying and selling stock over the Internet, what exactly is such advertising saying?

Even though gambling and speculative investing divorced from knowledge involve tremendous risk, the risk is experienced in different ways. For the investor (or speculator), changes in the value of an investment occur over time, and there is usually ample opportunity to get out of the investment without experiencing a total loss of principal. For the gambler, the change in their monetary status is immediate and with no exit potential. Thus, though risk is present in both transactions, knowledge about the risk can be continually assessed by the investor, but not by the gambler. If I want to get to the bottom of a canyon, I can either jump from the heights or walk down. Both ways of getting to the bottom involve risk, but the former offers no time to turn around.

TRUST AND KNOWLEDGE IN INVESTING

Many investors do not understand where their investment dollars go. Many more still do not understand the business of the firms that benefit from their investment. An illustration of this lack of knowledge can be found in the fact that many people make the majority of their investments through mutual funds, which pool investment monies and purchase securities from a broad assortment of relatively large businesses whose equity trades on public exchanges like the New York Stock Exchange or Nasdaq. Each of these businesses is widely held by tens of thousands of investors. This type of separation of business from the typical investor, who owns a miniscule amount of several hundred companies, means that investors have no incentive to carefully examine the firms in which they are invested. Indeed, they most certainly will not have the time! They will likely not know the people who manage the firms in which they invest, nor even what those firms do.

Since most investors know so little about what they are investing in, they rely instead on their belief that the financial markets – or, more precisely, the people who participate in them – are largely trustworthy. Investors trust that the people who manage the businesses that use their money will do so in a manner that considers the interests of investors (the owners). They also trust the people who mediate between business managers and investors (mutual fund managers, stock brokers, accountants, and so on) and those who regulate markets

(enforcement officials at the Securities Exchange Commission, for instance). Their trust, with occasional exceptions, has been warranted. History tells us that it is rational for investors to tie up their money for the long term in hopes of some moderate financial gain. Further, numerous agencies have protected investors from unfair play in the capital markets – even though the increasingly numerous

and complex laws and regulations that they enforce have very little power to change the character of the people participating in the market.

Thus, people rely upon capital markets in much the same way that they rely upon electricity. They trust those who work in these fields to practice their jobs with honesty and integrity and to make decisions based on knowledge. Even though most of us do not know much about electricity, we benefit

Speculation involves unusually large risk alongside apparent ignorance about the underlying asset. It is not entirely unwarranted to say that someone who speculates in the futures market for an asset or commodity is, in spirit, gambling.

directly from it. Likewise, consumers gain from the use of wheat futures even though they do not know what a futures contract is; and investors benefit from efficient capital markets even if they do not understand how markets work. In many aspects of life, we simply must depend upon the knowledge and good faith of others.

Nevertheless, it is wise to look where we are going because too often there *is* a lion in the street. In the realm of business related to capital markets (as in other fields of business), we receive a constant barrage of advertisements bent on creating a need where none previously existed. Several examples of such snake oil sales come to mind. I offer the following examples to help you look where you are going in regard to your investment activity.

First, a significant proportion of books on “investment” are merely stock trading tips and tricks that probably belong in a casino as much as they belong in finance. Much of what is marketed as investment advice should be ignored. A common example is short term trading strategies based on historical stock price information. There is no good evidence that such strategies consistently work. They also happen to generate trading commissions for the financial firms or brokers that encourage such behavior. So, it is important to ask, “Is this investment advice based on sound economic principles?”

In addition to the Siren song of investment tricks, investors should beware of the encouragement to speculate about the market, individual firms, financial instruments, or commodities. Speculation is easy, very risky, and does not require any special knowledge. However, when uninformed investors speculate they typically are guided more by whim than common sense, which puts them at a disadvantage to their counterparty in the transaction.

A good general guideline is to never invest in financial instruments that you do not understand. I recently received an email advertisement from a reputable investment house stating, “If all you do is invest in stocks, you may want to consider new strategies that require less cash up front.... [A certain group] will explain different strategies using stocks, LEAPS, calls, and puts for bullish, bearish, and sideways trading ideas.” There was no indication that investors would actually learn what any of those financial instruments are, only that they would be instructed how to buy and sell them with “less cash up front.” This advertisement sounds less like investment and more like a no-interest-down rip-off.

The predominance of mutual funds provides ample opportunity for the exploitation of investors’ ignorance. Many money managers encourage their clients to purchase multiple redundant mutual funds under the guise of diversification. This not only generates sales commissions for the managers, it also creates a layer of complexity that keeps their clients woefully ignorant and dependent on them for advice. Investors should ask their money manager to explain what types of securities they are invested in, and if they own more than one mutual fund the manager should state clearly to the client’s satisfaction why this is a good idea. In addition,

actively managed mutual funds that charge high management fees known as loads have yet to earn their pay. Evidence suggests that investors would be better off investing in funds with no such fees. Though there are exceptions, such practices as these that provide no benefit to investors while fund managers earn enormous fees are what warrant capital markets being likened to casinos.

HEARTS WITHOUT GUARDS

We have examined the difference between gambling and investment from a technical perspective, which is important because it gives us more careful definitions with which to work. But it is also insufficient for the same reason. What these definitions cannot address is the heart, or intentions, of persons. While investing can essentially be rational behavior (as opposed to the irrationality of gambling), it has the potential to become idolatrous and thus irrational as well. The safeguard for our hearts is to root ourselves in what we know to be true about the good life which God intends and to resist the barrage of messages that are put before us with regard to money and investing.

The first question we should ask ourselves as investors is: Am I content with what I have? The answer to this question is important because it will inform how we respond to the marketing of discontentment. Advertisement for financial products and money management is no different than any other advertisement: it aims to create a desire where none previously existed. Many “instructional” books on investing have the same aim, teaching us to “learn to make millions” or “create your new American dream.” Even when the advice given by these services and in these books is sound, the roots are nourished by discontentment. The thesis of such thinking is that the good life is dreamy and loaded with cash, which is dangerously out of step with the teachings of Scripture that the good life is marked by generous contentment in the present and freedom from the servitude of wealth.

A fundamental question is: Is my security in God? A common rationale for investment is to secure one’s future, and so many of the characteristics used to describe a proper portfolio are actually characteristics of God. For example, one advertisement suggests that investing with a particular firm is a path to “recovering your feeling of financial invincibility.” When we con-

The first question we should ask ourselves as investors is this: Am I content with what I have? The answer to this question is important because it will inform how we respond to the marketing of discontentment.

sider our future, we are tempted to consider how a portfolio might secure it instead of how our lives are a vapor and hidden in Christ. Then it is not difficult to see how investment can become idolatrous.

More dangerous than risking and losing everything in the financial markets is having all of our security in something that is powerless to save. A basic tenet of investment is that the past is no certain predictor of the future. A best-selling book on investments deploys this fact to scare people into a particular investment strategy: “discover titanic, uncontrolled forces driving market chaos...[and] find rational strategies for profiting in this terrifying new environment!” This inherent uncertainty in markets is a good reminder of the contrast between the reliability of a portfolio and the One who promised, “I will never leave you or forsake you” (Hebrews 13:5, citing Deuteronomy 3:6-8 and Joshua 1:5).

The good life, then, is a life without fear of the future, and no investment portfolio or gold stockpiling can provide such freedom. Indeed, where the Spirit of the Lord is, there is freedom.

Who “knows” when it comes to investing? Simply stated, Christ does. It is not logical to confess Christ as Lord and believe that he does not know more about investing than anyone else. As Dallas Willard rightly puts it, “how could he be what we take him to be and not be the best-informed and most intelligent person of all?”³ Therefore, congregations can be places where the body of Christ forms investors, stockbrokers, and investment bankers in preparation for their interaction with financial markets. The education provided by such a community is poised to offer valuable knowledge in a way that is unrivaled among all others that claim to know.

NOTES

1 Ralph Nader, “Wall Street Gamblers,” *CounterPunch* (June 11, 2008), available online at www.counterpunch.org/nader06112008.html, accessed May 5, 2011.

2 Eugene Robinson, “How Obama Found His Mojo on Wall Street,” *WashingtonPost.com* (April 23, 2010), available online at www.washingtonpost.com/wp-dyn/content/article/2010/04/22/AR2010042205127.html, accessed May 5, 2011.

3 Dallas Willard, *The Divine Conspiracy: Recovering Our Hidden Life in God* (New York: HarperCollins, 1998), 94.



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❖ Other Voices ❖

In general, pathological gambling appears to affect up to 1% to 2% of the general population, and the subthreshold condition, termed *problem* or *Level 2 gambling*, affects another 3% to 4%. In certain high-risk populations, such as substance abusers, youth, minorities, and lower socioeconomic class groups, the percentages are even higher.

NANCY M. PETRY, *PATHOLOGICAL GAMBLING: ETIOLOGY, COMORBIDITY, AND TREATMENT* (2005)

In the past century, gambling has undergone a profound transformation. From being regarded as an economically marginal, politically corrupt, and often morally dubious activity, it has, at the start of the twenty-first century, become a global player in the economies of North America, Europe, and Australasia. Today, the gambling industry is a billion-dollar enterprise, creating vast profits for commercial organizations and contributing massive amounts of revenue to both state and federal governments....

GERDA REITH, *INTRODUCTION TO GAMBLING: WHO WINS? WHO LOSES?* (2003)

Games of chance (card games, etc.) or *wagers* are not in themselves contrary to justice. They become morally unacceptable when they deprive someone of what is necessary to provide for his needs and those of others. The passion for gambling risks becoming an enslavement. Unfair wagers and cheating at games constitute grave matter, unless the damage inflicted is so slight that the one who suffers it cannot reasonably consider it significant.

CATECHISM OF THE CATHOLIC CHURCH, SECOND EDITION (1997), SECTION 2413

Gambling is a menace to society, deadly to the best interests of moral, social, economic, and spiritual life, destructive of good government and good stewardship. As an act of faith and concern, Christians should abstain from gambling and should strive to minister to those victimized by the practice. Where gambling has become addictive, the Church will encourage such individuals to receive therapeutic assistance so that the individual's energies may be redirected into positive and constructive ends. The Church acknowledges the dichotomy that can occur when opposing gambling while supporting American Indian tribal sovereignty and self-determination. Therefore, the Church's role is to create sacred space to allow for dialogue and education that will promote a holistic understanding of the American Indians' historic quest for survival. The Church's prophetic call is to promote standards of

justice and advocacy that would make it unnecessary and undesirable to resort to commercial gambling...as a recreation, as an escape, or as a means of producing public revenue or funds for support of charities or government.

THE BOOK OF DISCIPLINE OF THE UNITED METHODIST CHURCH (2008), ¶163

Every action the government takes, every policy the government makes, conveys certain values to its citizens.... I worry that the overall effect of the education lottery is the teaching of more deleterious values, those that are corrosive to lively civil society and a flourishing democratic culture. In the first place, the lottery itself functions as a regressive tax, which places a heavier burden on the poor to pay for public services that everyone enjoys. But more visibly, the state aggressively markets lotteries with advertising campaigns designed to separate citizens from their rational faculties, their commitment to hard work and frugality, and their general responsibility toward future generations. As one Massachusetts lottery ad proclaimed: "Work is nothing but heart-attack-inducing drudgery." "This could be your ticket out," beckons a billboard in an impoverished neighborhood in Chicago, not far from another lottery billboard offering "How to Get from Washington Boulevard to Easy Street." At this point, the government has ceased being a protector and has become a barker, a huckster, a con man trying to convince viewers that the odds of winning are in their favor.

ERIC C. OWENS, "CIVIC VALUES AND 'EDUCATION LOTTERIES,'" GAMBLING: MAPPING THE AMERICAN MORAL LANDSCAPE (2009)

In order for a privileged few to enjoy luxury and extravagance while the many who create the wealth experience hardship, economic marginality, and insecurity, individual possession of wealth must be widely accepted as normal and appropriate.... At a time when chances for economic security are declining for most people in society, the state lottery stands out as a *new opportunity* for individual economic advancement. The mass media has been widely used to legitimate and promote lottery play, and states send the message that a life-altering opportunity is only one dollar away.... A primary theme in state lottery advertisements is that acquisition of wealth is a wonderful, transcendent experience—and that the opportunity is available to all.

DAVID NIBERT, HITTING THE LOTTERY JACKPOT: GOVERNMENT AND THE TAXING OF DREAMS (2000)

Every feature of a slot machine—its mathematical structure, visual graphics, sound dynamics, seating and screen ergonomics—is calibrated to increase a gambler's "time on device" and to encourage "play to extinction," which is industry jargon for playing until all your money is gone. The machines have evolved from handles and reels to buttons and screens, from coins to credit cards, from a few games a minute to hundreds. Inside, complicated algorithms perform a high-tech version of "loading the dice"—deceptions

no self-respecting casino would ever allow in table gambling. The machines are designed to exploit aspects of human psychology, and they do it well. In the eyes of the gaming industry, this may look like success, but it comes at great expense for gamblers.

The rise in slots gambling, fueled in large part by these technological developments, has led to much higher rates of gambling addiction. This is evident at Gamblers Anonymous meetings in Las Vegas, where the vast majority of participants are machine gamblers. These gamblers are motivated more by a need to escape reality than any desire for entertainment and excitement. Without the presence of social elements such as other players or a live dealer, they are able to exit the world and enter a state where everything fades away. Slot machines so completely concentrate players' attention on a series of game events that anything troubling about their life situations – physically, emotionally or socially – gets blotted out. Players enter what's known as the "machine zone," where even winning stops mattering; in fact, it can be unwelcome because it interrupts the flow of play. Such players only stop when their credits are consumed.

Discussion of problem gambling typically focuses on individual gamblers and their "predisposition" to addiction. This focus elides the fact that some activities are more addictive than others. The aim of the gambling industry is to increase its bottom line, not to create addicts. But in effect, its efforts to make slot machines so effective at extracting money from people yields a product that, for all intents and purposes, approaches every player as a potential addict – in other words, someone who won't stop playing until his or her means are depleted.

NATASHA DOW SCHÜLL, "BEWARE: 'MACHINE ZONE' AHEAD," *WASHINGTON POST* (JULY 6, 2008)

Perhaps the most important finding to surface here involves the central role of co-religionist networks. The percentage of one's close friends who are members of the same congregation bears an inverse association with the frequency of gambling, and this is true regardless of one's denomination.... Along with simply having close friends in the congregation, having a religious leader within one's close personal network also has a potent inverse relationship with gambling. These findings indicate that social relationships within congregations, which involve face-to-face interaction, may have substantial influence on individual behaviors such as gambling. Further, the status of network members also matters; persons who are close friends with religious leaders may be especially reluctant to engage in behavior that could potentially be considered deviant.

CHRISTOPHER G. ELLISON AND MICHAEL J. MCFARLAND, "RELIGION AND GAMBLING AMONG U.S. ADULTS: EXPLORING THE ROLE OF TRADITIONS, BELIEFS, PRACTICES, AND NETWORKS," *JOURNAL FOR THE SCIENTIFIC STUDY OF RELIGION* (2011)

Due to copyright restrictions, this image is only available in the print version of *Christian Reflection*.

Mantegna's *Crucifixion* contrasts the distracted soldiers vying for Christ's tunic with the mutual support among the grieving women beneath the cross.

Casting Lots

BY HEIDI J. HORNICK

The *Agony in the Garden*, *Crucifixion*, and *Resurrection* are the three scenes in the *predella*, the horizontal band beneath the major altar panel, of Andrea Mantegna's *Madonna and Child Enthroned with Saints*. The latter remains the high altarpiece in the monastic church of St. Zeno in Verona, Italy, but the original *predella* panels, taken by Napoleon, are now in French museums. I will focus on the *Crucifixion* scene, which prominently features the soldiers casting lots for Christ's tunic.

We know a lot about its young artist because archives in the cities where he worked, Padua and Mantua, are well-preserved.¹ Andrea Mantegna was only twenty-six when he received this commission. After starting his professional career at a very young age (his first contract had to be signed by his older brother because he was too young), he became the leading northern Italian mainland painter of the fifteenth century.

Born and raised in the university town of Padua, Mantegna's interest in classical antiquity was encouraged by a circle of university scholars and professionals. He was greatly influenced by *Gattamelata*, the monumental equestrian sculpture in the Piazza del Santo executed by Donatello from 1443-1453, and by paintings of Jacopo Bellini of Venice, whose daughter he would marry when he was twenty-three. Mantegna also studied works by the Tuscan artists Andrea del Castagno, Filippo Lippi, and Paolo Uccello. Mantegna's own work is characterized by an unprecedented use of Roman architecture to organize and frame his compositions. He became known for precise and meticulous execution, and for his use of perspective (demonstrated in this altarpiece) and foreshortening (later in his career).

Gregorio Correr, abbot of the Benedictine monastery of St. Zeno, Verona, was the patron for this altarpiece. Mantegna probably came to Gregorio's attention because his uncle, Cardinal Antonio Correr, had enlisted the artist to paint another altarpiece at St. Giustina, Padua, the year before.

The composition of the high altarpiece extends over three painted sections united by the splayed architecture behind them. Yet, this original frame of classical columns divides the three sections in traditional triptych fashion. Saints Peter, Paul, John the Evangelist, and Zeno (bishop and patron saint of Verona) appear in the left panel. The right panel contains Saints Benedict, Lawrence, Gregory Nazianzen, and John the Baptist. Seven of these saints

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Andrea Mantegna (1431-1506), MADONNA AND CHILD ENTHRONED WITH SAINTS, SAN ZENO ALTAR-PIECE (1456-1459). Tempera and gold on panel. Height: 220 cm. S. Zeno, Verona, Italy. Photo: © Scala / Art Resource, NY. Used by permission.

hold books to reflect the devout Christian humanist learning of Gregorio Correr and the monks of St. Zeno. In the central panel Mantegna modernized the Madonna and Child Enthroned type, a visual tradition that dates back to Giotto (1266/7-1337). The varied positions of the putti at the base

of the throne and their placement in bas relief behind the halo of the Virgin exemplify the technical skill of the artist. The entire altarpiece was commended for its logical design, integrating figures, architecture, and numerous decorative details.

The setting of the *Crucifixion* is a rocky plateau outside the walled city of Jerusalem (in the background). Mantegna's attention to archeological detail appears in the costume and armor of the soldiers. According to Gabriele Finaldi, Mantegna seems to have been the first artist to realize that the Romans did not have stirrups.²

The three crosses are balanced, but the unequal lighting places the unrepentant thief in the shadows while Christ's head and body leans towards the penitent thief on his right. The symmetry continues through the composition: John the Beloved on the left balances the mounted soldier on the right; the group of women (with Mary, the mother, prominent in the center) balances the group of soldiers casting lots. We can recognize the artist's iconographical knowledge in the partial tomb with skull to the left of John, and his technical skill in painting the soldiers walking down the hill into the valley created by the two cliff-like formations.

The Roman soldiers, except for the one on the right and another one standing behind the women, are nonchalant and distracted from the grisly torture they are inflicting. To emphasize this, the artist contrasts the competition among the soldiers casting lots to the mutual support of the grieving women.

All four Gospels report the soldiers vying for Christ's tunic (Matthew 27:35, Mark 15:24, Luke 23:34, John 19:23-24), but John makes the most of the event, identifying it as a fulfillment of prophecy in Psalm 22:18. In this painting Mantegna interprets John's more extended account, showing Jesus' tunic in the hands of the standing soldier while three other soldiers throw dice on a wheel with alternating yellow and red triangular patterns. Scripture does not describe the process of casting lots; the two-colored wheel must be a result of the artist's imagination and contemporary interpretation of the biblical event.

Scholars rightly call attention to important differences between modern gambling and the ancient practice of casting lots, which was a way to guarantee the impartiality of a decision.³ Yet the practice of casting lots shares with gambling the element of chance, and in Mantegna's image it shares the element of distraction from more important concerns.

NOTES

1 Biographical information on Andrea Mantegna is from Gabriele Finaldi, "Mantegna, Andrea," *Grove Art Online* (*Oxford Art Online*, accessed June 2, 2011), www.oxfordartonline.com/subscriber/article/grove/art/T053902.

2 Ibid.

3 Kevin Moore, "Would a Good and Faithful Disciple Gamble?" *Gambling Culture, Christian Reflection: A Series in Faith and Ethics*, 40 (Waco, TX: The Center for Christian Ethics at Baylor University, 2011), 11-18.

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is only available in the print version of
Christian Reflection.

**Vincent van Gogh depicts a wide range of laborers and
peasants who gather to participate in a fixture of his
culture: the state-run lottery.**

Gathered by the Lottery

BY HEIDI J. HORNIK

The group of people depicted in Vincent van Gogh's *The State Lottery* is entering a public lottery municipal building (identified by the sign to the left of the door) presumably to participate in the lottery. By the time the artist painted this image, the state lottery was a fixture in the culture of the Kingdom of the Netherlands.

The first documented European lottery occurred in the Low Countries and was associated with an Old Master painter. According to the Bruges town archives, the widow of the Netherlandish painter Jan van Eyck was paid two *livres* for the lottery distribution of her late husband's paintings on February 24, 1446.¹ During the fifteenth and sixteenth centuries lotteries were held in Belgium to build chapels, canals, and ports, and in Genoa, Italy, to select six senators. By 1726 the Dutch had established the oldest state lottery that is still in operation today; they were the first to offer monetary prizes on odds.² It is argued whether the English word "lottery" comes from the Italian *lotto* or the Dutch *loterij*. Both of these words mean "fate."

Vincent van Gogh's *The State Lottery* is one of about 1000 watercolors, drawings, and sketches, and 1250 paintings that he produced during his brief ten-year artistic career. His works are surrounded by the legend that he was a tormented artist, only understood by his brother Theo who corresponded with him often. In his early life Van Gogh was trained in the professions of his family: clergy (his father) and art dealer (his uncle). He spent a short period of employment in an art dealership where he learned much about the Old Masters. There was a conflict between his religious beliefs and the commercial interests of the art dealership, and he was fired in 1876. We know that he enjoyed reading and worked in a London bookstore the following year. He studied to be an evangelist in Brussels and was a lay preacher, mostly for miners in a poor area of Belgium, until a life-altering trip to northern France began in 1879-1880.³

During that pilgrimage Van Gogh became very interested in the plight of European peasants after he visited Jules Breton and encountered the work of Jean-François Millet, two painters who were widely known for their sympathetic depictions of peasant life. Van Gogh started a collection of clothes worn by fisherman, peasants, and laborers. His works from this early period, which are considered dark and realist, are quite different from the later, more famous, expressionistic paintings.

While Van Gogh lived in The Hague after 1881, studying the work of such painters as Jozef Israëls and his cousin Anton Mauve, the Dutch state lotteries primarily appealed to the poor. This may help to explain Van Gogh's interest in the subject matter of *The State Lottery*.

Van Gogh uses a dark palette and tone in this composition. He depicts the majority of people in the large group with their backs to viewers. Our attention is drawn to the only faces that we can see, of a couple with their infant child and of three adults who are standing in line to the right. The juxtaposition of the infant and the white-bearded man indicate the wide range of ages in the group.

These individuals have come together not for fellowship and perhaps not for the common good, but to enter the building and participate in the state lottery. Given that the Netherlands has the oldest established lottery system, Van Gogh is probably not questioning whether a state lottery is an appropriate use of public funds (as asked by Julia Fleming in this issue). Instead he is depicting a slice of life, a common scene. From their appearance, however, this 1890s crowd may represent the "relatively small group of hard-core participants [who] purchase most tickets, so that five percent of the players account for over half of the revenues" and the poor who "spend a higher percentage of their income upon tickets than their affluent neighbors" that Fleming describes.⁴

NOTES

1 John Ashton, *A History of English Lotteries: Now for the First Time Written* ([New York: Charles Scribner's Sons, 1893] reprinted Charleston, SC: Nabu Press, 2010), 4.

2 On the history of lotteries, see "Lottery History," North American Association of State and Provincial Lotteries (accessed June 3, 2011), www.naspl.org/index.cfm?fuseaction=content&PageID=12&PageCategory=11.

3 Biographical information on Vincent van Gogh is from Evert van Uitert, "Gogh, Vincent (Willem) van," *Grove Art Online (Oxford Art Online)*, accessed June 2, 2011, www.oxfordartonline.com/subscriber/article/grove/art/T033020.

4 Julia Fleming, "State Lotteries: Gambling With the Common Good," *Gambling Culture, Christian Reflection: A Series in Faith and Ethics*, 40 (Waco, TX: The Center for Christian Ethics at Baylor University, 2011), 32.



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“Self-sufficient!” Is the Cry

BY TERRY W. YORK, ASCAP

“Self-sufficient!” is the cry
of those who’ve carved their gods.
They test, in hope of giant leaps,
the god of calculated odds.

Their god moves in lucky leaps,
or does not move at all;
no daily walk in steps of faith,
no pilgrimage, no guide or call.

Our creator’s wealth and love
are endless, and to share.
The Son is present in our need;
the Holy Spirit’s always there.

“Lord have mercy,” is the cry
of those whose God is Christ.
He teaches us to lose is gain,
the One Sufficient, sacrificed.

“Self-sufficient!” Is the Cry

TERRY W. YORK

C. DAVID BOLIN

Swing! $\text{♩} = \text{♩}^3 \text{♩}$ $\text{♩} = 90$



5

1. “Self - suf - fi - cient!” is the cry_ of those who’ve carved their
 2. Their god moves in luck - y leaps, or does not_ move at
 3. Our cre - a - tor’s wealth and love are end - less,_ and to
 4. “Lord have mer - cy,” is the cry_ of those whose God is

5

8

gods. They test, in_ hope of giant_ leaps, the
 all; no dai - ly_ walk in steps of faith, no
 share. The Son is_ pre - sent in our need; the
 Christ. He teach - es_ us to lose is gain, the

8

11

god of cal - cu - la - ted odds.____
 pil - gri - mage, no guide or ____ call.____
 Ho - ly Spir - it's al - ways ____ there.____
 One Suf - fi - cient, sa - cri - - -

11

1, 2, 3.

3

13

- ficed

13

4.

4.

rit.

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Tune: CHANCE
 7.6.8.8.

Worship Service

BY DAVID G. MILLER

Silent Meditation

If there is a God, he is infinitely beyond our comprehension, since, being indivisible and without limits, he bears no relation to us. We are therefore incapable of knowing either what he is or whether he is.

...[Y]ou must wager. There is no choice, you are already committed. Which will you choose then?... Let us assess the two cases: if you win you win everything, if you lose you lose nothing. Do not hesitate then; wager that he does exist.

*Blaise Pascal (1623-1662)*¹

The reason Pascal's wager does not work is the same reason why you should never plan your retirement on winning the lotto.

*Massimo Pigliucci*²

Prelude

The Summons

God, whose mercy is wide,
whose grace is sure,
whose loving-kindness never fails,
have mercy upon us.

**Christ, who risked love in this wicked world,
who threw his lot in with slackers and sinners,
who gave us all the chance of redemption,
have mercy upon us.**

God, whose giving knows no ending,
our security, our safety, our sanctuary,
grant us your peace. Amen.

Processional Hymn

“God, Whose Giving Knows No Ending”

God, whose giving knows no ending,
from your rich and endless store —
nature’s wonder, Jesus’ wisdom,
costly cross, grave’s shattered door —
gifted by you, we turn to you,
offering up ourselves in praise;
thankful song shall rise forever,
gracious Donor of our days.

Skills and time are ours for pressing
toward the goals of Christ, your Son:
all at peace in health and freedom,
races joined, the Church made one.
Now direct our daily labor,
lest we strive for self alone.
Born with talents, make us servants
fit to answer at your throne.

Treasure, too, you have entrusted,
gain through powers your grace conferred,
ours to use for home and kindred,
and to spread the gospel word.
Open wide our hands in sharing,
as we heed Christ’s ageless call,
healing, teaching, and reclaiming,
serving you by loving all.

*Robert L. Edwards (1961)*³

Tune: BEECH SPRING

Morning Collect (Unison)

God, we acknowledge your gracious hand in all our lives, your generous gifts of grace by which we live. In this hour, help us to rest secure in the knowledge of your love for us and help us to worship you with our bodies, minds, and spirits. We know that all we have comes from you.

God, we recognize your glorious image in our neighbors, your gracious community with whom we live. In this hour, help us to renew our commitment to love this world the way you love it and help us to use our resources, granted by you, to relieve want, to ease suffering, and to meet the needs of those around us. In doing this, help us to fulfill your great desires, through Jesus your son our savior, we pray. Amen.

The Witness of the Old Testament: Genesis 18:1, 23-33

The word of the Lord for God's people.
Thanks be to God.

Prayer of Confession

Assured of God's love and mercy towards us, we turn to God – not to win God's favor, but rather to rest in God's most sure grace and receive relief and redemption in our time of need. Let us confess our sins before a loving and gracious God:

God, we confess before you now that we are people who would rather gamble on works than rest on grace, that we are willing to risk our lives to control a random game, that we want to win, win, win, and that means spending all we have on the hope of a jackpot. We have our eyes on the possible pay off and not on the present reality. Often, we choose to be duped rather than delivered; we choose to be thrilled, instead of being thankful; we would rather bet on luck than work to be better people. We hope in the next hand dealt.

Forgive our foolish ways. Forgive us for believing that money will solve our problem, for thinking that excitement will cure our prodigal ways. In your generosity you gift us with the world and we chance it all for something far less real. God, satisfy us with yourself in whom we rest secure. You have risked everything to win us back. In the light of that love, help us to make good. Amen.

God in grace has dealt out forgiveness to us through Jesus Christ, our savior and lord. Through the power of the Holy Spirit, live lives free from the burdens of sin, rejoice in your redemption, and love God with your whole being while loving others as yourself.

Amen.

Prayers of the People

Continuing in our prayers, let us offer to God our petitions and intercessions, saying “Lord in your mercy...hear our prayer.”

(The congregants may offer short prayers for situations or individuals. Each ends with “Lord in your mercy” to which the rest of the congregation responds, “hear our prayer.”)

God, hear the prayers we have made before you, believing that you invite us to join with you in the risky love of this world. Where possible, help us through the power of your Holy Spirit to be the sure answers to the prayers we have made. Where we cannot work, help us to see your loving hand at work, touching these lives with your presence.

Amen.

The Witness of the New Testament: 1 Timothy 6:6-12

The word of the Lord for God’s people
Thanks be to God.

Hymn of Preparation

“We Give Thee but Thine Own”

We give thee but thine own,
whate’er the gift may be;
all that we have is thine alone,
a trust, O Lord, from thee.

May we thy bounties thus
as stewards true receive,
and gladly, as thou blessest us,
to thee our first-fruits give.

O! hearts are bruised and dead,
and homes are bare and cold,
and lambs for whom the shepherd bled
are straying from the fold.

To comfort and to bless,
to find a balm for woe,
to tend the lone and fatherless
is angels' work below.

The captive to release,
to God the lost to bring,
to teach the way of life and peace —
it is a Christ-like thing.

And we believe thy word,
though dim our faith may be;
whate'er for thine we do, O Lord,
we do it unto thee.

William W. How (1858)
Tune: CANTICA LAUDIS

The Witness of the Gospels: Matthew 25:14-30

The gospel of the Lord.
Thanks be to God.

*Sermon: "Gambling on Grace"*⁴

Hymn of Response

"Self-sufficient! Is the Cry"

"Self-sufficient!" is the cry
of those who've carved their gods.
They test, in hope of giant leaps,
the god of calculated odds.

Their god moves in lucky leaps,
or does not move at all;
no daily walk in steps of faith,
no pilgrimage, no guide or call.

Our creator's wealth and love
are endless, and to share.
The Son is present in our need;
the Holy Spirit's always there.

“Lord have mercy,” is the cry
of those whose God is Christ.
He teaches us to lose is gain,
the One Sufficient, sacrificed.

Terry W. York, ASCAP (2011)
Tune: CHANCE
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(pp. 55-57 of this volume)

Presentations of Tithes and Offerings

Of your hand, O Lord, we have received,
and of your own we have given thee. Amen.

Doxology

O God, who won our hearts in love
by sending grace down from above,
help us in joys, secure and true,
to risk our lives to worship you. Amen.

David G. Miller (2011)
Tune: OLD 100th

The Departure

We journey through this life not gambling that God exists, but knowing
God’s abiding presence.

**We journey through this life not betting that God is good, but living
in God’s abundant blessing.**

We journey through this life not playing the odds that God loves us, but
resting in God’s constant care.

**We stand secure, and in standing we can live lives of winsome love,
offering ourselves in the sure and certain hope that God is able to
do even more that we might ask or think. Thanks be to God. Amen.**

Postlude

Sentence for Meditation This Week

Quantum mechanics is certainly imposing. But an inner voice tells me that it is not yet the real thing. The theory says a lot, but does not really bring us any closer to the 'old one.' I, at any rate, am convinced that *He* [God] is not playing at dice.

Albert Einstein (1879-1955)⁵

In every bet there is a fool and a thief.

Traditional Proverb

NOTES

1 Blaise Pascal, *Pensees*, § 418, translated by A. J. Krailsheimer (New York, Penguin Books, 1995 [1966]), 122-123.

2 Massimo Pigliucci, "A Refutation of Pacal's Wager and Why Skeptics Should be Non-theists," available online at http://freethoughtfirefighters.org/a_refutation_of_pascals_wager_Massimo_Pigliucci.htm, accessed May 23, 2011.

3 Robert L. Edwards, "God Whose Giving Knows No Ending," © 1961, Ren. 1989 The Hymn Society (Admin. Hope Publishing Company, Carol Stream, IL 60188). All rights reserved. Used by permission.

4 The sermon explores God's economy of grace and generosity, which is at odds with our culture's economy of risk and scarcity. In Abraham's bargaining with God, we glimpse God's willingness to be merciful even for one. The instruction to Timothy clarifies how God's new kingdom, where the currency is righteousness, overturns the values in a money-based economy. In Jesus' difficult parable, the third servant's attitude expresses what many people think of God: they project their own grasping and hoarding onto God's character. Nothing in the parable supports the third servant's accusations about his master, but his own fear creates the very world that he dreads—where those who have will get more and those who have nothing will lose everything. The vicious cycle of a system in which the rich get richer and the poor get poorer is all too clear in this parable.

5 Albert Einstein, Letter to Max Born on December 4, 1926, in Max Born, *The Born-Einstein Letters: Friendship, Politics and Physics in Uncertain Times, 1916-1955*, translated by Irene Born (New York: Macmillan, 2005 [1971]), 88.



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Congregational Ministry to Problem Gamblers

BY DEBORAH G. HASKINS

When Christians experience the effects of problem and pathological gambling, to whom do they turn for help? As congregations become more aware of the spiritual and emotional struggles that gamblers face, they can provide holistic supportive ministries to their members and to the wider community.

When Christians experience the effects of problem and pathological gambling, how do they understand their situation and to whom do they turn for help? While some names and details have been changed in the following two stories, they represent typical scenarios reported by counselors who have helped people of faith respond to the negative consequences of gambling.



Mr. and Mrs. North call the Problem Gambling Hotline and are referred to a certified gambling counselor. They share that their family is in crisis because their son, a senior college student, appears to have an online gambling problem. The Hotline recommends that they seek counseling. When they call the counselor, Mrs. North shares that they are uncertain whether their bright, entrepreneurship-focused son is a pathological gambler. She requests a consultation because “we are very concerned about him. We have other relatives who are gamblers, and we are afraid that he may be a gambler. He has isolated himself from everyone.”

When the Norths come in for counseling, they acknowledge that they have questioned their son's mental status. But, they emphasize, "we are concerned about his moral standing" most of all. The wife states, "We are Christians and we are worried about what is going to happen to him morally if he is gambling. That is our job. We provided his foundation as God called us to do. If he is gambling, how will this affect his relationship with the Lord?"



Mrs. Jordan is a fifty-year-old African American who is married and has two young adult children. She has a stable and satisfying career in management. During the counseling intake session, she states that she has the "coveted" job of collector for the company lottery pool. Mrs. Jordan spends \$20.00 weekly and has won many times. She has been grieving and trying to adjust to the recent death of her mother, and says "I'm playing the lottery daily since mom died." She admits using her company expense account to fund her gambling. "When I win, I planned to put it back," she says. "Unfortunately, my losses exceeded my wins." Mrs. Jordan was referred to the Employee Assistance Counselor for gambling addiction evaluation and treatment after her company became aware of the missing money because she had been an excellent employee.

Mrs. Jordan shares that she is a Christian and sings in the choir. She is very remorseful about embezzling company funds to gamble, feels shame about her gambling, and does not want anyone to know that she gambles. When the counselor explores how Mrs. Jordan can rely on her Christian support system, she responds, "I can never tell my pastor or anyone in my church. What will they think of me? It's hard enough wondering what God will think of me. I can't handle them knowing I gamble."

Mrs. Jordan admits she has stopped attending church and when church members call her house she will not answer the phone or talk to them. The counselor reflects after the session that it is unfortunate that Mrs. Jordan is not accessing her spiritual strengths and faith community.



These two stories are based on the experiences of Christians who have sought help from professionals and volunteers who treat problem gambling. What are the experiences of the numerous individuals, families, and communities who *never* see a counselor, visit Gamblers Anonymous meetings, or participate in problem gambling support programs?

Pathological gambling and problem gambling are prevalent in the United States. "Pathological" or "compulsive" gambling is "a progressive addiction

characterized by increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, 'chasing' losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences." About two million people in the United States (i.e., one percent of adults) satisfy these criteria in a given year. Another four to six million people (i.e., two to three percent of adults) do not meet these full diagnostic criteria, but they suffer from problem gambling as they exhibit "gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits."¹

Gambling is a widespread activity, involving individuals and families of diverse races, ethnicities, socioeconomic backgrounds, occupations, functional and dysfunctional family systems, and religious and unreligious backgrounds. It is estimated that eighty-five percent of American adults have gambled at some time, and sixty percent participate in gambling each year.² In one disordered gambling prevalence study conducted in Oregon, sixty percent of the sample reported Christian religious preferences and the author noted, "There was no significant difference in the representation of disordered gamblers among the categories of religious preference."³

Often Christians and persons of faith who gamble will hide when they experience problems with gambling. They frequently comment that they cannot disclose their gambling and its consequences to their family, friends, pastors, or church members. And for their part, many pastors and laypersons admit they lack understanding and skills to provide pastoral care and support for problem gambling.

Family members also struggle with sharing problem gambling crises with others. When their mental status and lifestyle change as a result of a gambling crisis (e.g., the gambling spouse or partner loses a job, the house goes into foreclosure, the family cannot pay their rent and bills, they are stressed and depressed, the marriage is falling apart, the children are acting out, and so on), many share that they are embarrassed and feel alone.

So to whom can Christians go when they struggle with gambling problems? The psalm assures us "God is our refuge and strength, a very present help in trouble" (Psalm 46:1). Yet when many religious persons (or their families) realize there is a gambling problem, they fear that the last place they can turn is to God and the Church.

Many of our congregations speak loudly in opposition to legalized gambling, but our voices are noticeably muted in instructive and encouraging response to church members, their families, and others in the surrounding community with gambling problems. How do congregations shift their priorities to minister to those who face this type of spiritual struggle?

UNDERSTANDING PROBLEM GAMBLING

Many people in America today, including many church members, no longer consider gambling to be a problem. Having been socialized by the

images of popular media and by their experiences of seeing adults, youth, family members, schools, and communities participating in gambling, they tend to view all gambling as a form of entertainment or play. Even in congregations that teach that gambling is a sin, members may “nod and agree” with the instruction but continue to gamble. As we have seen, they suffer from pathological and problem gambling at about the same rate as nonmembers.

Hoffmann discovered frequent attendance at religious services decreased the incidence of problem gambling, but a subject’s acknowledging the importance of faith in God had no effect. The communal aspect of religious practice is crucial.

Christ prays that the Father would protect his disciples who live “in the world” from “the evil one,” so that they would not “belong to the world” (John 17:11-16). He recognizes that his disciples will continue to struggle with many challenges including depression, anxiety, stress responses, trauma, and addictions (substances, gambling, sexual) that require spiritual *and* psychological attention.

Noting how little research has been done to evaluate the impact of religious practices or beliefs on gambling behavior, John Hoffmann set out “to test the proposition that attendance at religious services and importance of faith in God attenuate the likelihood of problem gambling.”⁴ Hoffmann discovered that frequent attendance at religious services decreased the incidence of problem gambling, but that a subject’s acknowledging the importance of faith in God had no effect. He does not find this result surprising, since studies on the impact of religion on other problem behaviors have found a similar result. The communal aspect of religious practice is crucial. Hoffmann suggests participation in religious services provides social integration that may ease problem behaviors, including the development of gambling problems. On the other hand, personal religious importance is an internal valuing which may not reduce problem gambling behaviors without the dimension of social integration.

Typically when gambling becomes a compulsive and addictive behavior, the person spends more time on gambling and gives less attention to personal relationships and regular activities, including church activities. Persons who are diagnosed as pathological gamblers often report that gambling participation, especially after the “big win,” is so exhilarating that they continually try to re-experience the euphoria of winning. As this pursuit becomes a compulsive focus, they experience many losses and few gains because the games are designed for more people to lose than win.

Many church members who become compulsive gamblers may be no different than others in this regard. They will “chase” gambling losses and focus on the “fantasy of winning” too. Even if they have been consistently active in church, they may over time disengage from participation as the “win” becomes their new “spiritual” pursuit.

One’s relationship with God can be lost or transferred to a relationship with the game. Many gamblers report that the slot machine becomes their partner or “lover.” Often these persons have suffered a void or loss—for example, the death of a loved one, separation from a partner, divorce, job loss, or ill-health—and their gambling is a welcome distraction from the existential, emotional, and spiritual crisis. They can become entangled in a web of seeking pleasure and relief from spiritual, emotional, financial, relational, and other vulnerabilities. It is a challenge for congregations to support church members who are struggling with pathological or problem gambling, as well as their families and communities, returning them to health and wholeness.

CARING FOR THE POOR AND MARGINALIZED

Congregations are called to practice the example that Jesus modeled. Much of his ministry focused on those who are poor, marginalized, and disenfranchised. Today, problem gambling is a disease that targets persons and families who are struggling to meet the bare necessities of survival. As state governments increasingly justify legalized gambling or sponsor gambling games in order to raise revenues, gambling has been identified as a tax on the materially poor.

Many materially poor persons have developed their own methods of coping with poverty in order to support their families. They have learned to survive insurmountable challenges and are resilient. Sometimes these persons are so used to struggling with a lack of finances that a gambling loss seems to be no different than the struggling “I’m already accustomed to.” These persons say, “I’ve suffered losses in my life already; this is no different.” How can congregations minister more effectively to persons who struggle to survive and may view gambling as the answer to their financial needs?

As one client stated to me, “I have this dream that all I need is one *big* win! All I need is one win. When I hit the lottery or hit the jackpot, I can quit this deadbeat job, pay off my bills, have some money in the bank, and take care of my family.” This fantasy of the big win keeps my client engaged in the cycle of gambling, even when gambling is negatively affecting every area of the person’s life.

Thus, there are thousands of materially poor and disenfranchised persons, many of whom may not attend church, who are hurting and in need of healing from the damaging effects of gambling. To minister effectively to them, congregations will benefit from increased awareness and understanding of problem and pathological gambling.

RESPONDING AS A CONGREGATION

When we experience problems of any sort—including the effects of problem and pathological gambling—we first typically employ our normal coping strategies for dealing with the difficulties. However, our coping skills may not be effective in facing a gambling crisis. In this case, we have our own “ecosystems” that we access for help and support. Many religious people will say, “Well I’ve been handling my problems this way all my life and it seems to work—why would I need to see a counselor? I always talk to my pastor or priest when I’m having difficulties.”

Suppose a church member shares with the congregation, “I am feeling depressed or sad. I am about to lose my home because I have not paid my bills, having used the funds to gamble.” While there is limited research on faith community responses to problem gambling, I and others who work in counseling or recovery support systems have heard that the encounter may go like this:

When I told my friend from church that I had a gambling problem, she quoted scriptures. I did not feel any better after disclosing my gambling. I thought I would feel relieved. Instead, I felt guilty and shameful because I was told that I needed to just turn away from my sin and ask God to be my source of strength.

Others have heard “You must not be prayed up,” “You are spending too much time with worldly activities—you should be spending more time in Bible study and prayer,” or “Don’t you know that depression is from the Devil, not from the Lord? God will heal your depression.” When congregants receive this sort of “non-supportive” response within their faith communities, they may really feel adrift because they cannot seek support from the persons they normally turn to.

Over the years a number of congregations have sponsored substance abuse recovery programs, such as Narcotics Anonymous and Alcoholic Anonymous. Some also provide space for similar programs that address problem gambling, such as Gamblers Anonymous and Gam-Anon (which provides support for family members and friends of the gambler). But many more congregation-centered meetings are needed, particularly in rural communities and ethnic sub-communities where they are rare. They must be well advertised and widely accepted, because people in crisis typically lack motivation to identify and attend these local twelve-step groups on their own.

Why do some congregations, but not others, offer recovery support resources? Some may not offer them because they continue to view gambling as only a moral problem. (Likewise, during the early years of substance abuse awareness the view that “the person should know better and just stop” was popular until research revealed that substance abuse/dependency is an illness and necessitates a disease model for treatment.) Thus, if more faith communities are going to prioritize these recovery ministries in their mission

statements, an essential first step is increased understanding by their clergy and lay leadership of the nature of problem and pathological gambling.

To accomplish this, mental health education should be integrated within seminary and ministry education. Clergy candidates should anticipate that problem and pathological gambling will be among the emotional and mental health difficulties experienced by their congregants. Institutions that prepare them for leadership in congregations and communities should partner with mental health professionals to offer formal pastoral care field experience to all seminarians.

Sadly, there are few model programs of gambling recovery for faith communities. One that I can recommend is Gambling Recovery Ministries (GRM) sponsored by the Indiana Conference of the United Methodist Church. Led by Reverend Janet Jacobs, the mission of this non-profit ministry is “to extend the life-saving Christian outreach to persons directly and indirectly impacted by the devastations of pathological gambling and to spread the good news of hope, help, recovery, and renewal.”⁵ GRM provides supportive consultations for individuals, including spiritual support and sharing of referral information on treatment and recovery programs; publishes a variety of educational materials about problem gambling for persons seeking help, congregations, and mental health professionals; and offers a variety of educational programs about problem gambling and recovery for church and community groups, including clergy training sessions and professional continuing-education events. GRM

also provides a checklist for faith communities that want to develop problem gambling ministries. This is an excellent example of a gambling recovery ministry prioritizing outreach to individuals, faith institutions, and communities.

Churches should also develop mental health training programs for their congregants since they tend to be in the “front-line” of observing

mental health struggles. When laypersons are taught about problem and pathological gambling, they can recognize the signs and symptoms, listen to those who struggle with gambling problems, provide effective responses to them, encourage them to seek professional help, and journey with them (without engaging in enabling behaviors or financial bailouts). Church leadership should offer this type of lay ministry training on an ongoing basis

If more faith communities are going to prioritize gambling recovery ministries in their mission statements, an essential first step is increased understanding by their clergy and lay leadership of the nature of problem and pathological gambling.

and integrate problem gambling awareness into a comprehensive health and welfare ministry plan.⁶

The National Council of Problem Gambling offers many prevention and educational resources that can be helpful in ministry training programs.⁷ Resources include a directory of certified counselors in the United States and other countries, information about the 1-800-Gambling Hotline (which problem gamblers and those concerned about them can call for help), contact information for the Affiliate Councils of Problem Gambling that offer education, training, and support in many states, and literature that can be used individually or in small groups to enhance problem gambling awareness.

As congregations become more aware of the spiritual and emotional struggles that gamblers face, they can provide holistic supportive ministries to their members and to the wider community.

NOTES

1 These definitions and statistics are from “FAQs—Problem Gamblers” (Washington, DC: National Council of Problem Gambling, 2011), available online at www.ncpgambling.org/i4a/pages/Indx.cfm?pageID=3315#whatispg, accessed May 20, 2011.

2 Ibid.

3 Thomas L. Moore, *The Prevalence of Disordered Gambling among Adults in Oregon: A Replication Study* (Portland, OR: Oregon Gambling Addiction Treatment Foundation, 2006), available online at www.gamblingaddiction.org/PREV2006/ogatfprevalencestudy2006_072506.pdf, accessed May 20, 2011. Moore reports, “Nearly 47% indicated their religious preference was Protestant, 13.2% Catholic, 1.3% Jewish, 1.2% Buddhist, 0.2% Muslim, and 37.1% indicated other religious preferences.”

4 John P. Hoffman, “Religion and Problem Gambling in the U.S.,” *Review of Religious Research*, 41:4 (2000), 488-509, here citing 488.

5 To learn more about Gambling Recovery Ministries, see www.grmumc.org.

6 For example, I recently gave a workshop at a church that trains its lay leaders in pastoral care ministries. The workshop topic was suicide prevention, but as we talked about the reasons persons become suicidal, we considered how they might become despondent after experiencing gambling losses and depressed from their addiction crises. We need more churches responding in this way to mental health issues.

7 For more information about the National Council on Problem Gambling, see www.ncpgambling.org.



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The Harm of Predatory Gambling

BY SUZII PAYNTER

It is not the simple personal impulse to wager that is so destructive; it is the multi-billion dollar business model and its complicit partner, the state, that have elegantly designed machines and marketing that will without conscience “play you to extinction.”

Before I came to the Christian Life Commission, I knew precious little about gambling. Ten years later, I have been morally shaped by battling against one of the most aggressive and predatory businesses in the country. People often say, “What’s the fuss? It seems harmless.” What is so wrong with small-stakes poker games or sports betting among friends? What is so wrong with buying an occasional lottery ticket, going to the pari-mutuel track, or spending a little time at the casino?

The presumed answer in each case is “nothing really.” What I have learned is that it is not the simple personal impulse to wager that is destructive; it is the multi-billion dollar business model and its complicit partner, the state, that have elegantly designed machines and marketing that will without conscience “play you to extinction,” or until all your money is gone.¹

Considering gambling harmless is an attitude that serves the interests of those who want expansion of gambling. This deception can divert us from addressing more substantive questions and issues: Is it right for government to prey upon its citizens—especially the most vulnerable of its citizens? Is it right for government to encourage citizens to expend their resources on gambling rather than saving and investing in their futures? Is it right to fund critical government services like public education with unstable and inadequate income streams that derive from human weakness? Is it right to enact public policies that put the private interests of the gambling industry ahead of the public good?



By definition, predatory gambling is the practice of using gambling products and venues to prey on human weakness in pursuit of corporate profits and government revenue. There are major differences between social forms of gambling like Friday night poker games versus predatory products like slot machines: the speed of the games, the “buzz” or “high” people get when they play, the mountain of losses, and the manipulative marketing practices. The collective effect is to produce problem gamblers and addictive behavior that is the profit center of the enterprise. In many casinos, ninety percent of the casino profits come from ten percent of gamblers.²

Income from all forms of legalized gambling vastly exceeds annual revenues from movie tickets, sports, concerts, theme parks, books, magazines, and newspapers combined. This scope has provoked economists, sociologists, and ethicists to describe and measure the costs of gambling in bankruptcy, addiction, and crime in American life.³

Today the burgeoning gambling industry likes to portray itself as mere entertainment, when addiction is at its heart. In ten years of state legislative hearings in Austin, Texas, there has not been one casino developer that has agreed to bring the shows, restaurants, and shopping of resort casinos to Texas *without* slot machines.

With regard to the legalization of predatory forms of gambling, the issue is not whether we permit people to gamble, but whether we should incent them to gamble. Should we the people, through government-sponsored products and venues, exploit the human weaknesses of citizens in our own communities for profit and revenue?

By legalizing and promoting gambling, the government effectively turns millions of people who are small earners with the potential to be small savers into a new class of habitual bettors. According to the Consumer Federation of America, these one in five Americans think the best way to achieve long-term financial security is to gamble.⁴ To provide historic perspective for the current economic context of the debate, imagine that in the shadow of the Great Depression the country’s leaders proposed to legalize and promote slot machines to make up for the revenue lost in a depressed economy to help finance the war effort. Our leaders fortunately followed a different path and challenged citizens to buy savings bonds, which along with other economic strategies and circumstances helped to promote the highest savings rate during the twentieth century, widespread prosperity, and the smallest gap between rich and poor in the United States during the past century.⁵



For Christians, the most critical issues of the debate should be directed more by biblical and theological foundations than by utilitarian claims regarding gambling as a form of revenue or personal entertainment. While

no Bible text directly addresses gambling either in terms of personal practice or social ethics, the biblical narrative does include themes and precepts that should inform our thinking, behavior, and conversations in relation to gambling.⁶ I will briefly survey three of these: love of neighbor, creativity and work, and stewardship of resources.

The Parable of the Good Samaritan (Luke 10:25-37) offers a window on interpreting the biblical precept to love our neighbors. A lawyer asks Jesus a question: "Teacher, what must I do to inherit eternal life?" In reply Jesus asks him, "What is written in the law?" and the lawyer quotes Deuteronomy 6:5 and Leviticus 19:18: "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind" and "You shall love your neighbor as yourself."

With the terse affirmation, "do this and you will live," Jesus affirms the lawyer's response: authentic living in covenant with God is theological and ethical, vertical and horizontal. These two conceptually distinct acts—devoting ourselves to God and God's ways and valuing other people's lives and welfare—are scripturally and practically inseparable.

Then the lawyer asks a follow up question: "And who is my neighbor?" Jesus' anecdotal reply through the parable of the Good Samaritan both reinterprets and answers the lawyer's question. Loving God means loving our neighbor just as the Good Samaritan loved the man who had been assaulted on the road to Jericho.

As the people of God, we must act in very specific ways to serve others—treating them as neighbors and, in doing so, becoming their neighbors. We must do this for perfect strangers, for people who are not our own, for people who will dirty us with the blood of their wounds and divert us from our appointed rounds, gifting them with acts of service which are exceedingly costly and inconvenient.

Refusing this path of neighbor love, Jesus says, reveals us to be faithless even if we have impeccable religious and community credentials. Embracing this path constitutes covenant fidelity even if we have suspect credentials. Stunned, the lawyer finds himself on the receiving end of another question and a direct command: "Which of these was a neighbor?" and "Go and do likewise."

The Bible demands that right and just actions (and by implication right and just policies) resemble neighbor love. Especially with respect to the most vulnerable people in society, we are called to think, act, and legislate more like Good Samaritans than robbers, and more like concerned neighbors than indifferent passers-by. Neighbor love and predatory behaviors are mutually exclusive. If our practices and policies look more like those of robbers than of Good Samaritans, we will be judged accordingly. This is true even if we simply ignore the predatory behaviors and policies perpetrated by others.

Scripture's high regard for creativity and work is a second biblical theme that should inform our reflection on the issue of gambling. The Bible depicts

God as an active creator who speaks the heavens and the earth into existence (Genesis 1) and tends the garden of paradise, crafting humankind out of its fertile soil (Genesis 2). Created in God's image, humans are called to emulate God's creativity as we work in the world. Jesus' own vocation and teaching embodies this very calling. As a Nazarene carpenter, he worked with his hands and taught his followers to devote their lives and work to the glory of God and the service of others.

Through the course of Christian history, these biblical images evolved into a work ethic. The profits of work should not serve narrow interests and individual greed, but rather the common good. Grounded in this work ethic, the reformed theologians especially were critical of gambling enterprises. Whatever gambling might be, they insisted, it was not creative, not work, and not an imitation of God.⁷

The biblical concept of stewardship also bears on the gambling issue. Simply stated, stewardship means trusteeship; the One who speaks the world into existence and who therefore rightfully owns all of the world's resources entrusts these same resources to our care. The psalms of God's kingship capture this sense of divine ownership:

The earth is the LORD's and all that is in it,
the world, and those who live in it
for he has founded it on the seas,
and established it on the rivers.

Psalm 24:1-2

The story of the naming of the animals in the Garden of Eden depicts human trusteeship (Genesis 2:18-25). Jesus gives us the Parable of the Talents (Matthew 25:14-30) that tells the story of the lord who entrusted significant sums of money to his servants and held them accountable for their investments. Similar texts abound throughout Scripture. Taken together, they drive home the point that we are responsible to God for our use of the resources that God has entrusted to us. Since whether we use our money wisely or not matters to God, it follows that the very concept of "gambling" with God's resources falls short of the biblical sense of good stewardship.



Forty-five years ago, not one state ran a lottery, and only Nevada allowed casinos. From 1920 to 1964, in fact, nearly all forms of gambling were illegal throughout the country. Today, thirty seven states currently serve as the location for more than 900 casino-style venues: 445 land-based or riverboat casinos, 44 racinos (race tracks that offer casino-like video games), and 423 tribal casinos.⁸

The scriptural admonition is resounding: "You will know them by their fruits" (Matthew 7:16). The fruit of predatory gambling is rotten. The addic-

tion to spending money through gambling creates a vortex of destruction for families and it has spread all over the country. Oklahoma now has more than one hundred casinos, Wisconsin has a gambling addiction rate of seven percent (which is more than its cancer victims), and other states are introducing gambling prevention curriculum into schools as early as fifth-grade level.

Gambling has grown to a large enterprise in American life. We need a voice of biblical proportions – literally – to match the size and scope of the gambling enterprise itself. Our response needs to be one concerning justice, thrift, the proper role of government, and the meaning of public righteousness and the common good.

NOTES

1 For the predatory business models that are behind the recent expansion of casinos in Las Vegas, see Christina Binkley, *Winner Takes All: Steve Wynn, Kirk Kerkorian, Gary Loveman, and the Race to Own Las Vegas* (New York: Hyperion, 2008).

2 *Ibid.*, 184.

3 Alan Wolfe and Eric C. Owens, eds., *Gambling: Mapping the American Moral Landscape* (Waco, TX: Baylor University Press, 2009), 1; and John Lyman Mason and Michael Nelson, *Governing Gambling: Politics and Policy in State, Tribe, and Nation* (New York: The Century Foundation, 2001), 2.

4 Alicia Hansen, "Gambling with Tax Policy: States' Growing Reliance on Lottery Tax Revenue," *Tax Foundation Background Paper*, 54 (July 3, 2007), 1, 10, 11, and 21-26, available online at www.taxfoundation.org/files/bp54.pdf, accessed May 19, 2011.

5 Les Bernal, "Predatory Gambling, Democracy, and the American Dream," SPG Primer on Predatory Gambling (Washington, DC: Stop Predatory Gambling, 2008), 2, available online at www.mobilebaptists.org/PDF/SPG%20Primer%20on%20Predatory%20Gambling.pdf, accessed May 19, 2011. Also see Hansen, "Gambling with Tax Policy," 25-28.

6 The Bible has more to say about casting lots – which was an ancient way to reach a fair distribution (something like the modern practice of flipping a coin), rather than a gamble. The casting of lots is condemned when the distributed items are ill-gotten. For more on this, see Kevin Moore, "Would a Good and Faithful Disciple Gamble," *Gambling Culture, Christian Reflection: A Series in Faith and Ethics* (Waco, TX: The Center for Christian Ethics at Baylor University, 2011), 11-18.

7 George K. Schweitzer, "Work in the Kingdom," *Therefore* (Dallas, TX: The Christian Life Commission, Summer, 1982), 2-3; William Galston identifies this emphasis in Reformed thought in "The Memory of Sin: Gambling in Jewish Law and Ethics," in Wolfe and Owens, eds., *Gambling*, 213-226, here citing 215, 219.

8 Wolfe and Owens, eds., *Gambling*, 1.



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If Only the Bible Said...

BY BOB TERRY

Gambling violates the heart of the biblical message because it is the opposite of loving God “with all your heart and with all your soul and with all your mind and with all your strength” and loving “your neighbor as yourself.” No “thou shalt not” prohibition is necessary to understand that truth.

If only the Bible said, “Thou shalt not gamble,” then life would be simpler. Gambling could be placed alongside other impermissible acts like murder, adultery, stealing, and lying in the lengthy catalog of sins. The Christian position on gambling would be clear for all to know and follow, if only the Bible said, “Thou shalt not”

Unfortunately this desire for the Bible to give us a list of sins to avoid betrays a spirit caught up in a legalistic approach to Scripture. Like the scribes and Pharisees whom Jesus condemns in Matthew 23, we give attention to the small things but are oblivious to the more important things: justice, mercy, and faithfulness.

The prophet Micah sums up God’s demands when he responds to the rhetorical question “What does the LORD require of you?” with the direction “to act justly, and to love mercy, and to walk humbly with your God” (Micah 6:8, NIV).¹

The apostle Paul instructs the first-century church similarly: “whatever other commandments there may be are summed up in this one rule: ‘Love your neighbor as yourself.’” He then adds, “Love does no harm to a neighbor. Therefore love is the fulfillment of the law” (Romans 13:9b-10, NIV).

This teaching echoes Jesus’ words. When asked to give the greatest commandment, Jesus responds by referencing Deuteronomy 6:5—“you shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength”—and Leviticus 19:18—“You shall love your neighbor as yourself” (Mark 12:29-31; cf. Matthew

22:37-39). And he emphasizes, “All the Law and the Prophets hang on these two commandments” (Matthew 22:40, NIV).

For the Christian, the core issue related to gambling is not a “thou shalt not” prohibition. The core issue is what it means to love your neighbor as yourself.

Loving your neighbor means recognizing the infinite value of all individuals. God’s image placed in humankind at creation (Genesis 1:27) gives every human being worth. Christians believe this worth is of such significance that God provides reconciliation for wayward people through the act of his Son, Jesus, on Calvary’s cross. If God values humanity so greatly, then certainly his people should. And if Christians value their neighbors (all their neighbors), then they will do them no harm.



Gambling, by definition, does harm to our neighbor. It attempts to take the property of another person without returning something of similar value. Gambling seeks personal gain at the expense of a neighbor, and such action can only reduce their well-being. Doing harm to a neighbor not only violates the principle of “love your neighbor as yourself” but it also violates the command of our Lord Jesus to “Do to others as you would have them do to you” (Luke 6:31, NIV). No one wants to lose hard-earned property without adequate compensation. That is why people buy insurance to protect against fire and flood. That is why stealing is a crime. Yet the gambler seeks to do just that – to take the property of another without appropriate compensation. Gambling panders to selfishness, to personal passion, rather than promoting love of neighbor and conduct toward neighbor that we desire for ourselves.

Equally important is what gambling does to our neighbor’s personhood. Gambling turns a neighbor into a means to an end rather than an end in itself. To use the terminology of philosopher Martin Buber (1878-1965), gambling turns a neighbor into a “thing” instead of a “thou.” A neighbor becomes only the means by which our economic goals are achieved. Concern for a neighbor’s well-being is absent. A neighbor is not a “thou” with whom we enjoy relationship. A neighbor is not the object of love. A neighbor is only an instrument – a “thing” – enabling us to achieve our goals. What could be more tragic? Such action reminds us of Paul’s words in Romans 1:22-25, where he weeps over people who “claimed to be wise but they became fools...[and] exchanged the truth of God for a lie.”



The Bible has much to say about desiring what belongs to another. Exodus 20:17, the last of the Ten Commandments, declares “You shall not covet... anything that belongs to your neighbor.” To covet goes beyond desire. To covet is to crave something that rightly belongs to another. In his commentary on this passage, Roy Honeycutt, former president of Southern Baptist

Theological Seminary, notes that coveting is the first step toward stealing because coveting always conveys the idea of scheming to take something from another. Again, that is gambling's purpose – to gain the property of another without returning something of comparable value.

God calls for us to respect our neighbors and their possessions. We have only to look at Moses' instruction to the people that if they found anything that belonged to another, they should give it back:

You shall not watch your neighbor's ox or sheep straying away and ignore them; you shall take them back to their owner. If the owner does not reside near you or you do not know who the owner is, you shall bring it to your own house, and it shall remain with you until the owner claims it; then you shall return it. You shall do the same with a neighbor's donkey; you shall do the same with a neighbor's garment; and you shall do the same with anything else that your neighbor loses and you find. You may not withhold your help.

You shall not see your neighbor's donkey or ox fallen on the road and ignore it; you shall help to lift it up.

Deuteronomy 22:1-4

No "finders, keepers" attitude from God. God intended Israelite society to be based on love of neighbor, not envy or coveting.

Paul picks up this theme when he counsels Timothy that "the love of money is the root of all kinds of evil" (1 Timothy 6:10). Here the reference is to the damage done to the character of the one coveting money. Jesus says it plainly: "You cannot serve both God and money" (Matthew 6:24, NIV). The verses that follow illustrate that God desires us to "seek first the kingdom of God" (6:25-33). When our heart is focused on God, then there is no room for love of money. Yet gambling is based on love of money. Gambling undermines God's sovereignty by turning our priority away from him and toward money.

Coveting is more than an individual problem, however. Violating moral limits has societal consequences. Since God desires society to be based on love of neighbor, people are expected to construct a society reflecting these values. Voluntary agreement with God's plan is presumed. Introduce into that society a person who covets what rightly belongs to another, and the moral fiber of the whole society is undermined. The kind of society anticipated is altered. Every relationship is impacted. Gambling cultivates coveting what rightly belongs to another. It alters relationships with others as love of neighbor gives way to selfish passion. God's perfect plan for human relationships is undermined by sin.

The Bible speaks of the importance of work (Proverbs 13:11; Ecclesiastes 5:10-20; 1 Timothy 6:6-10; Ephesians 4:28). Gambling fosters a something-for-nothing attitude and ignores the warning that "wealth gotten by vanity shall be diminished" (Proverbs 13:11, KJV). The Bible demands careful stew-

ardship of all one has (Matthew 6:33; Romans 14:12; Colossians 3:17). Gambling embraces reckless and irresponsible actions. The Bible emphasizes God's sovereignty (Matthew 10:29-30). Gambling counts on chance and luck.



The United Methodist Church's *Book of Discipline*, in a section on "the economic community," teaches:

Gambling is a menace to society; deadly to the best interests of moral, social, economic and spiritual life; and destructive to good government. As an act of faith and concern, Christians should abstain from gambling and should strive to minister to those victimized by the practice.²

That position is consistent through the centuries in most traditions of the Christian faith. Certainly Baptists have opposed gambling consistently. For example, Southern Baptists adopted resolutions opposing the spread of predatory gambling for five consecutive years between 1983 and 1987, and in 1996 and 1997.³

As a Baptist who believes the Bible is the sole authority for our faith and practice, I understand that gambling violates the heart of the biblical message because gambling is the opposite of loving God "with all your heart and with all your soul and with all your mind and with all your strength" and loving "your neighbor as yourself." That is why most Baptist groups have historically opposed gambling and why most continue to oppose the evil of gambling today. No "thou shalt not" prohibition is necessary to understand that truth.

NOTES

¹ Scripture passages marked "NIV" are from the Holy Bible, New International Version®, NIV® Copyright © 1973, 1978, 1984 by Biblica, Inc.™ Used by permission. All rights reserved worldwide.

² *The Book of Discipline of the United Methodist Church* (2008), ¶163 (Nashville, TN: The United Methodist Publishing House, 2008), 121-122.

³ The Southern Baptist Convention resolutions are available online at www.sbc.net/resolutions/default.asp, accessed May 19, 2011.



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Problem Gambling

BY JANET E. JACOBS

With the growing plethora of gambling venues in the United States, there is more awareness of pathological and compulsive gambling. All three books reviewed here summarize substantial research on this problem and its treatment; one offers very practical examples of counseling exercises.

With the growing plethora of gambling venues throughout the United States, there is an increasing awareness of persons affected, directly and indirectly, by problem gambling. Though it is not easily visible and, thus, not well understood by clinicians and scholars, pathological gambling presents problems that cause tremendous devastation within individual families.

Several years ago, "Mary" and "John" attended their first meeting of Gam-Anon, an auxiliary group of Gamblers Anonymous for the spouses, family members, and close friends of problem gamblers. The couple was filled with pain: their looks were pained, they spoke of pain; simply put, raw pain was all they felt. A very close loved one had turned *their* world upside down with his life of addiction to gambling. Their lives had been shattered and they were in desperate need of healing and wholeness. For years, they had struggled with ways to deal with the gambling problem in their home. To the many questions about gambling addiction, they had no answers. To their unending struggles, they had no solutions or strategies for coping. In the months following the meeting they began to learn about pathological gambling and healthy ways to respond to their loved one. In turn, the family member would also begin to face and deal with his gambling problem.

Professional counselors have suggested that for each compulsive gambler another five to ten persons are directly affected. John and Mary fall within this range. Their loved one (meeting the criteria for diagnosis as

pathological) stands with one percent of our nation's total population: the two million people estimated to suffer from pathological gambling. Moreover, another two to three percent (or four to six million Americans) exhibit one or more of the diagnostic criteria for compulsive gambling and are experiencing related gambling problems.[†] If we total these figures, a national public health issue arises. Or does it? There are several obstacles to recognizing problem gambling as a public health issue.

First, addictions and compulsions of all sorts are difficult to understand. Often the issue of gambling addiction is presented within a moral framework, and those who are not afflicted complain: "Why don't they just stop?" In this moral perspective the gambler appears to be weak-willed, and the proposed health treatment solutions and serious research can seem distracting and distant from the moral problem.

Furthermore, many states actually encourage gambling because their treasuries benefit from tax windfalls spawned by growing gaming industries. They encourage citizens to support the infrastructure of their state by betting the state-sponsored lottery and gambling responsibly. But who watches for the signs of problem gambling and then does something about it? How many state revenues are devoted specifically to the research and treatment of problem gambling, much less to education and prevention?

The faith-based community may be counted to stand against the expansion of gambling. But where are the churches providing deliberate outreach to those affected by problem gambling? How do they carry out Jesus' commandment to his disciples – "Just as I have loved you, you also should love one another" (John 13:34b) – in lives broken by gambling addiction? Are pastors given information and rudimentary training in understanding the issues of addiction, particularly gambling addiction? If parishioners seek help for a gambling problem, for themselves or loved ones, what kind of response do they receive?

The books reviewed here can help congregations both to understand and care more effectively for those who struggle with or are deeply affected by compulsive gambling. Together they provide an overview of compulsive gambling, including diagnostic criteria, possible genetic factors, co-morbid connections to other dysfunctional behaviors, at-risk populations, and treatment strategies. All three books summarize substantial research on this problem and its treatment; one offers very practical examples of counseling exercises.



Nancy M. Petry's *Pathological Gambling: Etiology, Comorbidity, and Treatment* (American Psychological Association, 2005, 417 pp., \$39.95) is an extensive resource for both clinicians and researchers on compulsive gambling. It presents studies of the disorder's origins, genetic and neurobiological foundations, demographics, susceptibility, co-occurrence with other behavioral

dysfunctions, assessment tools and practices, and a variety of treatment approaches. On each subject Petry reviews numerous studies and prevalence rates, where applicable. This book would serve as a basic practical primer for mental health professionals.

In exploring treatment and non-clinical interventions, Petry describes a variety of pharmacotherapies, family and cognitive therapies, psychoana-

No one sets out to become an addict. Yet for some gamblers, life becomes unmanageable with devastating effects. Sadly, a mere three percent of problem gamblers seek treatment.

lytic and psychodynamic treatments, motivational interventions, and Gamblers Anonymous and Gam-Anon. The author presents her own eight-session cognitive-behavioral design, narrated through the characters of client "Mary" and therapist "Sue." Petry highlights within her style of treatment the role of triggers,

functional analyses of individual gambling sessions, free-time checklists, gambling cravings and urges, gratitude awareness, interpersonal conflicts, cognitive illusions, and troubleshooting future problems. Particularly helpful is an included client workbook to accompany each session, complete with graphics, charts, and how-to lists.

Petry's book, together with the more focused anthology *Gambling Problems in Youth* (reviewed below), provide much needed data for an academic study on pathological and problem gambling. Yet they whet readers' appetites for more current statistics concerning the latest impacts of technological advancements in the gaming industry, continued development of Internet gambling sites, and the latest trends in gambling venues.



Robert Ladouceur and Stella Lachance's *Overcoming Pathological Gambling: Workbook* in the Oxford Treatments That Work series (Oxford University Press, 2006, 144 pp., \$37.95) prepares therapists to meet the challenges of enhancing motivation, intervening with regard to cognition and behavior, and relapse. The authors provide a very practical approach to therapy, complete with techniques for clinicians and homework exercises to be utilized with an accompanying client workbook. Its detailed information on disordered gambling will help fill the gaps of understanding a practicing therapist may have.

Ladouceur and Lachance note that no one sets out to become an addict. Gambling out of control, compulsively, is not their goal. Yet for some gamblers, life becomes unmanageable with devastating effects. Sadly, a mere

three percent of problem gamblers seek treatment (p. vi). The authors present a very readable guide for therapists to use in motivating their clients to abstain or cut back to safe levels of gambling and to work toward change.

Each chapter lists the specific goals, diagnostic screens, and client self-awareness and monitoring instruments for a session ranging from the initial contact with the client to post-treatment follow-up. This handbook includes exact replicas of the client's homework exercises (in the companion client workbook). What makes these exercises particularly useful for the therapist is that they are filled out as though a client had completed the work. Thus a supply of possible client responses is available to serve as discussion starters, or fillers, for the therapist.

There are lists of practical instructions for the therapist, including suggested discussions with the client about managing finances, gambling illusions related to a wide variety of venues, behavioral strategies, and so on. Case illustrations help therapists prepare for the more difficult discussions with their clients about the role of chance, the need for control, and the persistent hold of erroneous thoughts. In a multi-questioned walkthrough of a gambling session, clients are led to recognize personal reactions in their gambling behavior.

The authors present a chart to help a client carefully dissect the disordered "inner dialogue" that leads to problem gambling: from triggers (high-risk situations), to "automatic thoughts," to subsequent actions and consequences. Later, an expanded version of this chart includes a column for "new thoughts" that help control gambling and lead to healthy choices and positive outcomes. Finally, the authors tackle a range of sticky issues that may undermine therapeutic sessions: lying, resisting cooperation, tardiness, missing appointments, relapse, suicidal ideation, loan sharks, and obtaining bailouts from loved ones.

Overcoming Pathological Gambling is a hands-on guidebook with a basic description of problem gambling and comprehensive directions for crafting client sessions around discussions, dialogues, and client exercises. Although this book is addressed to clinicians, it is an excellent resource for pastors and laypersons to navigate the pragmatic aspects of dealing with problem gamblers.



Gambling Problems in Youth: Theoretical and Applied Perspectives (Kluwer Academic, 2005, 292 pp., \$99.00), edited by Jeffrey L. Derevensky and Rina Gupta, focuses on the multiple aspects of adolescent gambling. The chapters in this book, which are authored by Derevensky, Gupta, and other leaders in problem-gambling research and clinical practice, combine to offer a comprehensive study of teen gamblers. They provide research results on topics such as teen depression and suicidality, neurodevelopment, the Internet and video game playing, prevention strategies, and treatment.

The contributors to this volume are refreshingly unwilling to summarize the outcome of problem gambling in teens with the simple expression, “They’ll grow out of it.” Again and again, they caution readers not to discount teen gambling as just another fad. They beckon researchers to keep looking, with long-range eyes, at trends in adolescent gambling behavior and subsequent outcomes. Is the early onset of gambling similar to the case of substance abuse in youngsters, in that it increases the likelihood for pathological behavior to develop in adulthood, with long-term debilitation?

The discussions of adolescent neurodevelopment include fascinating glimpses into the role that neurotransmitters dopamine and serotonin play in an individual’s motivation toward risk-taking. Pharmacological treatment with mood stabilizers, opioid antagonists, serotonin reuptake inhibitors, and atypical antipsychotics are reviewed.

Current therapy practices for addiction often center on the Five Stages of Change Model. The chapter that applies these stages – precontemplation, contemplation, determination, action, and maintenance – to the treatment of compulsive gambling suggests, interestingly, that a client’s other behavior challenges should be addressed before there is direct therapy for compulsive gambling. Variation of counseling techniques throughout the different stages is discussed with the recommendation not to count on re-using the same strategy throughout the process.

Most fascinating is Lia Nower and Alex Blaszczynski’s description in “A Pathways Approach to Treating Youth Gamblers” of three basic pathways that their young clients travel before they present themselves for counseling. These pathways include the teen’s motivation to gamble, financial resources, and therapeutic objectives. Behaviorally conditioned youth may be drawn to gambling for the excitement it generates along with early big wins. Emotionally vulnerable problem gamblers may see gambling as a way to combat depression, anxiety, or low self-esteem by connecting with other gambling friends or perceiving themselves as unique. Anti-social, impulsive-prone teens may exhibit additional challenging behavior with substance abuse or other dysfunctional responses to their everyday world. All problem gambling teens are impacted by common ecological factors, operant conditionings, and the chasing of losses incurred in gambling. One of the most valuable lessons this book offers is a fully diagrammed explanation of the Pathways Model complete with identifying descriptions of teens from each Pathway and respective treatment suggestions. Such clear explanations go a long way to support the serious tone set by Derevensky and Gupta in regard to the topic of adolescent gambling and the mitigating circumstances that encourage and maintain gambling dysfunction in teenagers.



How should Christians respond to an increasing national acceptance of gambling as legitimate entertainment? Do we merely speak in opposition to gambling or, at least, to certain gambling venues such as casinos? Do we justify fundraising raffles and bingo games as harmless ways to make money for the Church?

In his Forward to *Gambling Problems and Youth*, Howard J. Shaffer, the Harvard Medical School psychiatrist who directs the Division on Addictions at The Cambridge Health Alliance, reminds us that “We judge the quality and character of a society by how it cares for its young, old and sick” (p. v). And so, the questions remain: Do we view problem gambling as an illness or simply a moral dilemma? Is outreach to persons affected by gambling addiction the responsibility of the Church?

NOTE

† National Council on Problem Gambling, “FAQs—Problem Gamblers,” available online at www.ncpgambling.org/i4a/pages/Index.cfm?pageID=3315#widespread, accessed May 18, 2011.



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The History of Gambling

BY HEATHER VACEK

Why have humans throughout history gambled? What explains the recent explosion of gambling in American culture? Approaching these questions from legal, economic, political, psychological, social, and ethical perspectives, the four books reviewed here provide insight about the complex history of gambling.

Gambling is America's favorite pastime, at least when our activities are measured by revenue. The \$57 billion spent by gamblers in 2006 far exceeds the \$20 billion paid for movie tickets and music recordings and the \$28 billion in sales from McDonalds, Burger King, Wendy's, and Starbucks combined. Americans gamble freely. In fact, only twenty-eight percent of them think gambling is morally wrong.

In the early twentieth century the conservative evangelist Billy Sunday (1862-1935) preached against the evils of gambling and liberal Social Gospel founder Walter Rauschenbusch (1861-1918) called it the "vice of the savage." Yet, as the authors of one of the volumes reviewed here note, modern "theologians do not debate the morality of gambling the way they do the morality of abortion or euthanasia."¹ Evangelicals and born-again Christians today are less likely to find gambling morally acceptable (twenty-seven percent and forty-five percent respectively), but gambling has failed to rally Christian concern in the same ways as other contemporary social issues.²

Statistics about the prevalence of gambling among the American population make it clear that many Christians gamble. When Christians buy lottery tickets, bet on a sporting event, or play in a charity game of bingo, are they conscious of possible conflicts with their beliefs? Do notions of greed, the stewardship of resources, and the protection of vulnerable populations rise to consciousness for Christians visiting casinos? Do they find some forms of gambling acceptable and others sinful? If so, how do they justify differences?

Gambling in various forms has been around throughout recorded history, but in-depth scholarship on it is a recent phenomenon occasioned by the resurgence of widespread gambling in America in the 1980s and 90s. The four books reviewed here approach the topic from different scholarly angles: the legal history of gambling in America, history of the practice and the business of gambling, focused assessment of the risks and benefits of gambling, and the moral evaluation of gambling. Some of the authors remain more optimistic about the practice's contribution to society, while others focus on potential harmful consequences of the human desire to gamble. Together they provide insight about the complex history of gambling and speculation about why humans play games of chance.

The details of the debate about the costs and benefits of gambling are complicated, but Christians need not remain immobilized in what has become a complex tug of war between supporters and opponents. Concerned Christians, informed by the research reported in books like those reviewed here, can find faithful and productive ways to respond to the growth of the gambling industry and the lives it affects. Congregations might decide to attend to the misery created for families by those addicted to gambling. Looking to the political realm, Christians might discover questions to ask of existing and proposed legislation. Reflection might also prompt Christians to consider curtailing their own gaming.



In *Jokers Wild: Legalized Gambling in the Twenty-first Century* (Westport, CT: Praeger, 2000, 232 pp., \$125.00) editors Thomas Barker and Marjie Britz offer a history of gambling in the United States through a regulatory lens and assert that "legal gambling is, at best, problematic behavior with good and bad consequences" (p. 3). Barker, a professor of Criminal Justice and Police Studies at Eastern Kentucky University, and Britz, then associate professor of Criminal Justice at The Citadel (now at Clemson University), are interested in the shape and development of laws that regulate gambling. Acknowledging differences in public opinion about gambling through the years, they report why gambling has made business sense to many, but they also attend to the consequences of gambling on individuals, groups, and communities.

From their legal vantage point, Barker and Britz understand gambling as a deviant behavior that has prompted legislation. They distinguish two categories of deviant behavior: *Mala in se* acts such as murder, rape, and robbery that are generally recognized as inherently evil, from *Mala Prohibita* behaviors that transgress the moral codes of certain groups but not others (in American history these have included abortion, homosexuality, pornography, drug use, gambling, and tobacco use). The former category of behaviors has proven easier to legislate because of widespread agreement; laws regarding the latter are likely to generate conflict because moral standards differ among Americans.

Public opinion concerning morality can quickly shift. For example, Barker and Britz note that during the twentieth century in the United States gambling and the use of tobacco were “social experiments in the process of how laws are made and changed in defining deviant behavior” (p. 1). Smoking, once an accepted behavior is now banned in most public spaces, and the tobacco industry is a pariah. Alternately, gambling, once presumed to be a sinful, crime-ridden activity confined to Nevada, is now legal, in some form, in all states but Utah and Hawaii.

The opening chapter looks at the footprint of gambling on the eve of the twenty-first century. Three historical chapters trace the presence of gambling in America, from the public lotteries of the colonial era, to New York casinos run by crime syndicates in the early twentieth century, to the rise of gambling as a legitimate industry in Nevada and Atlantic City in the 1940s and 50s. Two chapters follow the more recent rise of Native American-owned casinos, riverboat gambling, and state lotteries. Along the way, the authors discuss the legislation that made gambling possible and the regulations that attempted to make it disappear.

The final portion of Barker and Britz’s text considers why people gamble, the trouble caused when gambling becomes addictive, and treatments available for problem gamblers. In conclusion they predict, incorrectly it turns out, that the growth and expansion of gambling experienced in the late twentieth century would slow. More than a decade old, the statistics in this text prove outdated. In addition, the volume only gestures toward a possible future of internet gambling, now a significant, worldwide revenue generator. Regardless, the challenge they identify remains true: Americans must decide whether gambling serves as recreation, a social problem, or both. Barker and Britz offer a comprehensive yet accessible text that provides a good primer for those hoping to learn more about the conflicts, legal and otherwise, that surround the gambling industry.



Less accessible because of its dense historical detail, but a valuable source of information nonetheless, is David G. Schwartz’s *Roll the Bones: The History of Gambling* (New York: Gotham, 2006; 592 pp., \$14.99). Covering five thousand years of human gambling practice, this volume is encyclopedic in breadth. Arguing that gambling infuses all human cultures, Schwartz displays the variety of gambling games and discusses the business of gambling.

This book offers a less-than-equal assessment of the social costs and benefits of gambling, but Schwartz did not set out to write with such balance. Instead, his own fascination with the persistence and growth of gambling around the world shines through as he takes the reader inside the world’s casinos and sits alongside both high stakes gamblers and thousands more people who made more modest (but equally as hopeful) bets. Schwartz

notes religious and superstitious connections to the practice of gambling, but provides scant attention to opposition.

Schwartz, the Director of the Center for Gaming Research at the University of Nevada, Las Vegas, provides expert coverage of games, gamers, and the modern industries that take advantage of the profits made possible by the human propensity to gamble. His volume will be most valuable to those interested in the details of particular gambling games, the ways they spread from continent to continent, and the intricacies of gambling industry growth.



Gambling: Who Wins? Who Loses? (Amherst, NY: Prometheus Books, 2003; 358 pp., \$22.98), edited by sociologist Gerda Reith, provides a more balanced approach in assessing the economic benefits and social costs of gambling by including the work of experts from legal, economic, political, psychological, social, and ethical perspectives. Of the four texts reviewed, this collection of essays provides insight on the widest range of topics.

Where Schwartz's text paints a lively picture of the longstanding appeal of gambling and its impressive growth, Reith's volume concludes "that the overall economic impact of gambling is not as unambiguously positive as it may first appear" (p. 12). The book assesses research from the United States, Great Britain, Canada, and Australia, adeptly covering much of the same historical and legal ground found in the other three volumes. This text, however, spends more time highlighting debates about problem gambling. Three chapters explore the ways compulsive or pathological gambling resembles other addictions and how medical classifications of the problem differ by country.

Contributors offer detailed yet easy-to-understand data on a variety of topics ranging from the percentage of adults in the United States who have ever gambled (86%), to the relative probability of winning in various games (roulette, craps, or slot machines), to public perceptions of the arrival of casinos in their towns. Sometimes the text offers complex statistical and economic models for those so inclined.



Gambling: Mapping the American Moral Landscape (Waco, TX: Baylor University Press, 2009, 517 pp., \$34.95), a compilation edited by Alan Wolfe and Erik C. Owens, stems from a 2007 conference held at Boston College. It displays the evolution and sophistication of gambling scholarship. Similar to Reith's volume, contributors include scholars of economics, law, public policy, sociology, history, political science, management, theology, and psychiatry. The authors focus on how their fields help us resolve the morality of gambling. Those with time to read only one of the reviewed texts should consider starting with this most up-to-date volume.

The reception of gambling in America is complex. Political scientist Wolfe and theologian Owens observe that our culture retains deeply puritanical aspects alongside decidedly libertarian ones. Morality holds great weight, but we also want freedom to believe and act as we choose. American political parties have failed to simplify matters or to rally widespread opposition. Republicans have been more likely to legislate morality, but they remain sympathetic toward business and unlikely to restrict the gambling industry. Democrats prove less trusting of big business, but are more *laissez-fair* about moral issues. Both groups are more than willing to spend tax and lottery revenues for public projects like funding education.

Essays in the first section of this anthology address the politics and policy of gambling, with a look at how the gambling industry and supportive legislators deploy the “good causes” of lottery revenues to ease legal restrictions. These causes also infuse marketing campaigns to build public support. One chapter argues that the legislation of morality should apply differently to Indian casinos, in part because the revenues generated address longstanding socioeconomic deficits in tribal communities. The first section closes with a call to assess the long-term distributional consequences of spending on gambling and to consider how the current ubiquity of gambling will shape future legislation and practice.

A second section, “Individual Behavior and Social Impact,” begins by asking whether those who gamble “understand the risks (and rewards) associated with gambling” and queries the “extent to which they reason rationally about them” (p. 117). Studies show that gamblers misperceive the risks associated with gambling as lower than they actually are. They also misattribute winning, even in games of chance, to their own skill. A second chapter reviews literature about the impacts of problem gambling on families. While only a small percentage of the gambling population are problem gamblers, the serious effects of their behavior are felt (and funded) by others: mental health problems, economic disruption, family turmoil, marital problems, and poor parent-child relationships. Two final chapters address gambling and morality from a neuropsychiatric perspective and hypothesize about the reasons gambling normalized more quickly than other “victimless” crimes including prostitution and the use of illegal drugs.

Given its focus on the morality of gambling, Wolfe and Owens’ volume attends to religion in more detail than the other texts. A third section, “Theology, Gambling, and Risk,” includes a chapter by theologian Kathryn Tanner that investigates the ways Christians treat faith in God as a good gamble, an exploration originally posed by Pascal. Law professors William Stuntz and David Skeel explore how shifting Christian conceptions of sin in America — from the idea of sin as violation of a contract between God and people, to the notion that it is a “violation of the contract between people and the state” (p. 3) — have shaped public opinion toward gambling. They offer a convinc-

ing explanation for why moral principles fail to translate neatly into legal prohibitions in America.

A final section explores “Gambling in American Culture” by looking at a series of ironies and contradictions. First, Americans value order, control, and productivity, yet their culture is marked by a culture of chance. Business people who repeatedly take high-stake risks are rarely labeled addicted, yet gamblers are. Second, people who possess the fewest resources and consequently can least afford to lose them, gamble the most money in hopes of grasping a share of the American dream. As a result, “lotteries depend upon the poorest and least educated segments of the population to generate most of their revenues” (p. 337). Third, gambling payouts rarely return to the same groups who spend the most. Lottery revenues, for example, often support merit scholarships that are given, disproportionately, to children from upper and middle class families. A final chapter by Wolfe implicates the political Right and the Left for failing to debate gambling, in part because of a reluctance to part with the revenues involved, a reality he sees as harmful to democracy.



Where should concerned Christians begin? What might their beliefs and practices contribute to the debate concerning the economic benefits of the gambling industry and the social costs of gambling? Should they work to reduce the rate of gambling in the nation, attempt to disrupt or dismantle the gambling industry through legislation or boycotts, or just attend to problem gamblers, helping them bring their lives under control? Given the persistence of gambling throughout human history and the now monolithic gambling industry, making significant headway in such areas seems unlikely. But prayerful consideration of Christian witness in the face of gambling, alongside understanding perceived economic benefits and social repercussions of gambling, seems a good starting place.

NOTES

1 Alan Wolfe and Erik C. Owens, eds., *Gambling: Mapping the American Moral Landscape* (Waco, TX: Baylor University Press, 2009), 7.

2 *Ibid.*, 214.



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