



Christian Reflection
A Series in Faith and Ethics

Christian Reflection
Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

The Center thanks the
Cooperative Baptist Fellow-
ship for its financial support
of these study guides.

© 2011 The Center for Christian Ethics

Study Guides for

The Gambling Culture

These guides integrate Bible study, prayer, and worship to help us examine challenging moral, social, and financial issues raised by the gambling culture. Use them individually or in a series. You may reproduce them for personal or group use.

Would a Good and Faithful Disciple Gamble? 2

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 4

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.

Gambling with the Common Good 6

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.

Congregational Ministry to Problem Gamblers 8

When Christians experience the effects of problem and pathological gambling, to whom do they turn for help? Congregations speak loudly in opposition to legalized gambling, but often their voices are muted in responding with instruction and encouragement to members and their families, or to others in the community with gambling problems.

Investing versus Gambling 10

Investing in securities that trade on 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?



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 Would a Good and Faithful Disciple Gamble?
(*The Gambling Culture*, pp. 11-18)

Suggested Articles:

📖 If Only the Bible Said...
(*The Gambling Culture*, pp. 78-81)

📖 Casting Lots
(*The Gambling Culture*, pp. 48-51)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2011 The Center for Christian Ethics

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?

Prayer

God, we confess that we would rather gamble on works than rest on grace. 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.

Scripture Reading: Matthew 25:14-30

Reflection

"If only the Bible said, 'Thou shalt not gamble,' then life would be simpler" for disciples living in a society that is largely desensitized to the dangers of gambling, Bob Terry suggests.

Kevin Moore agrees, "there is no explicit biblical prohibition against gambling" and says, "Even a clear scriptural reference to gambling is elusive." The Bible frequently mentions the ancient practice of casting lots (the Roman soldiers vying for Christ's seamless garment is a memorable example), but this "was not a way to gain wealth, but a way to guarantee the impartiality of an important decision," he notes. So, on a first look at Scripture, it is clear there is no "proof text" against every act of gambling.

But if we take a second look at the biblical narrative, considering in Moore's words "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," we will find much "relevant counsel and stern warnings, especially regarding greed, idleness, taking advantage of the vulnerable, and other common motivations for gambling."

Key biblical admonitions—e.g., about greed, harming a neighbor, and poor stewardship of money—relate to gambling.

- ▶ *Greed should be avoided by rich and poor alike.* In the biblical story, Moore notes, "greed is closely allied with narcissism, idolatrous self-sufficiency, and taking advantage of the vulnerable." Jesus warns "Take care! Be on your guard against all kinds of greed" before telling the parable of the self-focused rich fool (Luke 12:16-21). Stories about Ananias and Sapphira (Acts 5:1-11) and Simon the sorcerer (Acts 8:9-24) are iconic cautions against greed. Pauline letters offer general warnings (Ephesians 5:3; Colossians 3:5) and specific teachings about greed to the poor and the rich (1 Timothy 6:6-10, 17-18).

Closely related is the scriptural concern about coveting, or desiring to have what rightly belongs to others. After noting



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs the Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2011 The Center for Christian Ethics

the Torah instruction to respect others' possessions (Deuteronomy 22:1-4), Terry observes that coveting is more than an individual's problem. "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."

- ▶ *Neighbor-love calls us to not harm others.* Gambling is suspect, Terry writes, because it often "seeks personal gain at the expense of a neighbor, and such action can only reduce their well-being." When it does this, gambling treats another person as "only an instrument – a 'thing' – enabling us to achieve our goals" rather than "the object of love."
- ▶ *We are to be careful and generous stewards of all our possessions.* The parable of the talents (Matthew 25:14-30) makes the point in an ironic way: the "good and faithful" servants use resources like their master would. Put positively, those who have money "are to do good, to be rich in good works, generous, and ready to share...so that they may take hold of the life that really is life" (1 Timothy 6:18-19).

While not every act of gambling is motivated by greed, shows careless disregard of others, or fails in stewardship, Moore cautions that "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."

If we consider gambling in light of these biblical themes, we "may even decide not to participate...ever," Moore writes. But discussing our stance with others will be difficult because the dangers of gambling are not widely recognized. "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." Moore commends the demeanor of the itinerant Quaker preacher John Woolman (1720-1772), who challenged the morally suspect presuppositions and practices of his day "by means of civil, engaging, and persuasive discourse whenever possible without sounding like an alarmist or triggering a reactionary response."

Study Questions

1. If there are no biblical commands against modern gambling, what guidance can Scripture give to us about this practice? How does Bob Terry respond to those who desire that the Bible give us a "list of sins" to avoid?
2. What motives do people have for gambling? How, according to Kevin Moore, can the complexity and opacity of these motives make our gambling morally suspect?
3. Study how the practice of casting lots is presented in Scripture. Discuss the similarities and differences between that ancient practice and modern gambling.
4. Consider how Andrea Mantegna depicts the Roman soldiers casting lots for Christ's clothing in *Crucifixion*. What critique does the artist imply of gambling? Is this fair?

Departing Hymn: "Self-Sufficient! Is the Cry"



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 The Hidden Social Costs of Gambling
(*The Gambling Culture*, pp. 19-28)

Suggested Article:

📖 The Harm of Predatory Gambling
(*The Gambling Culture*, pp. 73-77)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2011 The Center for Christian Ethics

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.

Prayer

God, we acknowledge your gracious hand in all our lives, your generous gifts of grace by which we live. Help us to rest secure in the knowledge of your love for us. 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. Help us to renew our commitment to love this world the way you love it. Help us to use our resources, granted by you, to relieve want, ease suffering, and 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.

Scripture Reading: Deuteronomy 15:7-11

Reflection

Earl Grinols and Suzii Paynter make a great pair of guides for this study. While the noted economist Grinols dissects the social costs of gambling with studied dispassion, Paynter speaks with the passion of one involved in public advocacy.

Working at the Texas Baptist Christian Life Commission, “I have been morally shaped by battling against one of the most aggressive and predatory businesses in the country,” Paynter writes. “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.” Paynter is passionately opposed to predatory gambling because she is concerned to protect the poor and vulnerable in her community. She observes, “Considering gambling harmless is an attitude that serves the interests of those who want expansion of gambling.”

Grinols uses cost-benefit analysis to study the social impact of organized gambling on communities. He says, “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.”

The introduction of organized gambling in a community will increase the number of pathological (or compulsive, addicted) gamblers. Each year about one percent of adults in the United States satisfy the criteria for pathological gambling. How much does each pathological gambler cost the community annually?

The cost falls into nine categories, for which Grinols notes the amount (in April 2011 dollars) measured by empirical studies.



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs the Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2011 The Center for Christian Ethics

- ▶ *Crime costs* include the police, apprehension, adjudication, and incarceration expenditures for crimes (like forgery, fraud, and theft to finance gambling). The annual cost to the community for each pathological gambler is \$1,156.
- ▶ *Business and employment costs* for lost productivity, lost work time, and retraining or replacing workers adds up to \$2,882.
- ▶ *Bankruptcy costs* average \$307 each year.
- ▶ *Suicide* “imposes costs on families and the wider society as well as ending the life of despondent gamblers,” Grinols notes. The empirical studies do not estimate these costs.
- ▶ *Illness related to pathological gambling* costs \$945 annually.
- ▶ *Social service costs* for unemployment payments, professional treatment, and other social services, add up to \$507.
- ▶ *Direct regulatory costs*—the amount that state and local governments spend each year to regulate gambling and the gambling industry—are not measured by these studies.
- ▶ *Family costs* include domestic violence, divorce, separation, and child abuse and neglect related to gambling disorders. Only divorce and separation were measured at \$76 a year.
- ▶ *Abused dollars*, which are taken improperly (e.g. stolen from a relative or friend) but not reported as a crime, total \$3,520.

“Working just from the list of social costs that have been empirically studied, one additional pathological gambler costs society \$ 9,393 annually,” Grinols concludes. There are other hidden costs as well. The gambling industry touts the increased business it brings to a community, but does not estimate its effect on the profits of other competing businesses—like restaurants in the vicinity of casinos.

This brings up important questions that Paynter worries about in her article: “Is it right for government to prey upon its citizens—especially the most vulnerable of its citizens?... Is it right to enact public policies that put the private interests of the gambling industry ahead of the public good?”

Study Questions

1. How does Suzii Paynter distinguish “predatory gambling” from “social forms of gambling like Friday night poker games”? Why is this distinction important?
2. Which category or amount of the social costs of gambling surprise you? Which did you expect?
3. “Wisconsin has a gambling addiction rate of seven percent [of adults],” Paynter notes. Do the math: how much does pathological gambling cost each Wisconsin adult annually?
4. Discuss Paynter’s remark: “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.”

Departing Hymn: “Self-Sufficient! Is the Cry”



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 State Lotteries: Gambling with the Common Good
(The Gambling Culture, pp. 29-36)

Suggested Articles:

📖 The History of Gambling
(The Gambling Culture, pp. 88-93)

📖 Gathered by the Lottery
(The Gambling Culture, pp. 52-54)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2011 The Center for Christian Ethics

Gambling with the Common Good

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.

Prayer

Scripture Reading: Psalm 72:1-7

Meditation[†]

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

Reflection

Most state governments in America today not only permit organized gambling, they also promote it through their sponsorship and aggressive advertising of state lotteries. This raises questions concerning social policy and the appropriate role of government. Though it is tempting to think of state lotteries as just another 'sin-tax' to raise funds to fill government coffers, the fact that they encourage gambling makes them more significant in conveying values to citizens. "States do not create products such as Wyoming Wine Coolers or Massachusetts Menthols," Julia Fleming points out, "nor do they issue public service announcements designed to encourage drinking and smoking."

Fleming warns that "reliance on the lottery poses a risk both to vulnerable citizens and to the character of the community as a whole." This can be seen by the way that state lotteries:

- ▶ *Encourage people to risk their money*, knowing that a lottery wager will probably bring them no return, and that their success can only come at the expense of their fellow citizens. Why would a government promote and facilitate such use of money over employing it to reduce personal debt, build savings, support charities, or spend in community businesses?
- ▶ *Prey on the poorest and least educated citizens*, for they are willing to purchase most of the lottery tickets. As Heather Vacek notes, "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."
- ▶ *Exploit the weakness of those with gambling problems*. Only five percent of lottery players account for over half of lottery reve-



Christian Reflection

A Series in Faith and Ethics

Heather Hughes, the author of this study guide, serves as the Publication Specialist and Project Coordinator of the Center for Christian Ethics at Baylor University.

© 2011 The Center for Christian Ethics

nues. This is a disturbing testament to how governments drain resources from pathological and problem gamblers.

- ▶ *Encourage a superstitious belief in lucky numbers* by advising players to choose numbers with a special meaning for them. State governments should not exploit superstitions about numbers, which have theologically troubling implications for the relationship between luck and Providence.
- ▶ *Impede civic virtue*. Lotteries circumvent citizens' right to grow through relationship by 'giving back' to the community that has nurtured them. They do this by contributing to the common good through direct taxes rather than gambling losses.

Fleming evaluates state lotteries by more than their utility in raising funds; she asks how they shape the character of citizens. "How a community raises the money to pay its bills is morally significant," she concludes. "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."

Study Questions

1. According to Julia Fleming, why should we be concerned with the values that state lotteries convey?
2. Fleming admits, "Even those who acknowledge their debt to publicly funded [goods]...may balk at interpreting the chance to pay taxes as a benefit rather than as a necessary evil" and "would gladly surrender their 'right' to make compulsory financial contribution to the common good." Why does she still think we have a "right" to pay taxes used for the common good?
3. Does your state sponsor a lottery? If so, what are the proceeds used for? Consider whether it affects players' view of themselves, the government, and the community.
4. How does Vincent van Gogh portray lottery players in *The State Lottery*? Compare his depiction with the dangers discussed in Fleming's article.

Departing Hymn: "God Help Our Country to Be Strong" (vv. 2 and 3)

God hold our nation's aim sincere,
God save her heart from coward fear,
God prosper her with true success,
and crown her head with worthiness.

From foe without and foe within,
from open shame and hidden sin,
from boastful pride and greedy store,
God keep our nation evermore!

Amos R. Wells (1862-1933)

Suggested tunes: WINCHESTER NEW or LEIPZIG

† David Nibert, *Hitting the Lottery Jackpot: Government and the Taxing of Dreams* (New York: Monthly Review Press, 2000), 87-88, 92-93.



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 Congregational Ministry to Problem Gamblers
(The Gambling Culture, pp. 65-72)

Suggested Article:

📖 Problem Gambling
(The Gambling Culture, pp. 82-87)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2011 The Center for Christian Ethics

Congregational Ministry to Problem Gamblers

When Christians experience the effects of problem and pathological gambling, to whom do they turn for help? Congregations speak loudly in opposition to legalized gambling, but often their voices are muted in responding with instruction and encouragement to members and their families, or to others in the community with gambling problems.

Prayer

Scripture Reading: 1 Timothy 6:6-12

Meditation

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 Book of Discipline of the United Methodist Church (2008), ¶163

Reflection

"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," Janet Jacobs writes. About two million people in the U.S. (one percent of adults) satisfy the following criteria for "pathological" or "compulsive" gambling each year: "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." Another four to six million people (two to three percent of adults) suffer from "problem" gambling—"gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits."

Christians suffer from disordered gambling at about the same rate as others, Deborah Haskins notes. These disciples "frequently comment that they cannot disclose their gambling and its consequences to their family, friends, pastors, or church members," she writes. Their families "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, and the children are acting out, and so on), many share that they are embarrassed and feel alone." She concludes: "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."

Haskins has observed that gambling problems often impact her Christian clients in the following three ways.



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs the Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2011 The Center for Christian Ethics

- ▶ *Less attention is given to personal relationships and regular activities, including church activities. Chasing gambling losses and seeking a “big win” becomes one’s new “spiritual” pursuit. Yet studies show it is precisely one’s attendance at religious services and spiritual friendships, not the professed importance of faith in God, which decreases the incidence of problem gambling. So, those with gambling problems are cutting themselves off from communal relationships they need.*
- ▶ *A relationship with God is transferred to a relationship with the game. “Many gamblers report that the slot machine becomes their partner or ‘lover,’” Haskins notes. Suffering a loss—a loved one’s death, separation or divorce, job loss, ill-health—they turn to gambling as a welcome distraction from grief.*
- ▶ *Following their normal coping strategies, Christians may reject professional counseling and turn to their pastor or priest for advice. If they are told to just turn from their sin, pray harder, study the Bible more, reject the depression caused by the Devil, and so on, they “may really feel adrift because they cannot seek support from the persons they normally turn to.”*

Haskins wishes that more churches would develop comprehensive health and welfare ministry plans since their congregants “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 bail-outs).”

Study Questions

1. How do pathological (compulsive) and problem gambling affect the gambler? The gambler’s family and friends?
2. How do pathological and problem gambling impact Christians in their discipleship?
3. According to Deborah Haskins, why do some congregations fail to offer gambling recovery support services to their members and to others in the community? What remedy does she recommend for this lack of needed ministry?
4. Review the story of “Mr. And Mrs. North” told by Haskins. How would your congregation support this couple?
5. Review the story of “Mrs. Jordan” told by Haskins. How does it illustrate the impacts of gambling on Haskins’s Christian clients? How would your church support Mrs. Jordan?

Departing Hymn: “O God, Who Won Our Hearts in Love”

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.

David G. Miller (2011)
Tune: O WALY, WALY



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 Investment vs. Gambling
(*The Gambling Culture*,
pp. 37-44)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2011 The Center for Christian Ethics

Investing versus Gambling

Investing in securities that trade on 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?

Responsive Prayer

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.

Scripture Reading: Hebrews 13:5-6

Reflection

"Western capital markets have been compared to a large casino, and the investment in the securities that trade on such markets to gambling," Michael Stegemoller notes. Indeed, the increasing frequency of "irrational, speculative behavior" by financial advisors and investors "makes such a comparison between gambling and participation in financial markets not entirely unwarranted."

Because the protection of people's savings and the welfare of their communities and businesses depend more and more on the proper functioning of capital markets, he thinks it is important to keep the gambling culture out of them. This will require constant vigilance and much discipline, and a good place to start is with our own investing. He gives the following advice.

- ▶ *Carefully distinguish investing from gambling.* Investing involves "giving money to a business manager in exchange for, at minimum, a claim on some of the future cash flows of the business," writes Stegemoller. This differs from gambling in three ways. First, "Knowledge matters in investment, though it by no means assures monetary gain, nor does it preclude either party from being wasteful or foolish." The outcome in gambling depends only on chance. Second, "an asset is purchased in an investment," but "there is no underlying product or service exchanged in a gamble." Finally, "the intention of the investment is for both the businessperson and the investor to gain from the transaction," whereas the gambler is certain to lose over time because the odds always favor the "house," the organizers of the game.
- ▶ *Understand investment risk and manage it wisely.* Investing, like gambling, involves some risk. The risk in investment is the uncertainty about how an asset will change in value over time. Higher expected returns on investment usually involve greater risk. "Speculation" technically refers to purchasing an asset that is very risky, but it also connotes the investor is ignorant about the asset being purchased. Making extremely risky investments



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs the Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2011 The Center for Christian Ethics

in the market without knowledge is practically indistinguishable from gambling. Stegemoller warns 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.”

Most people invest in many businesses through mutual funds and cannot know much about where their investment dollars go or about the firms that benefit from their investment. This makes it all the more important to choose financial advisers wisely. Ultimately they must trust the business managers, mutual fund managers, and market regulators involved in their investments.

- ▶ *Avoid tricks and temptations.* “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,” he warns. “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.”

“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,” Stegemoller concludes. “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.”

Study Questions

1. According to Michael Stegemoller, what are the essential differences between investing and gambling in the market?
2. What does Stegemoller mean by “the marketing of discontentment?” What defense does he suggest to such marketing of investment products?
3. The culture of gambling has influenced some investment practices. What investment tricks does Stegemoller warn against? Have you noticed other tricks and temptations?
4. Are there good reasons for Christians to invest a portion of their resources in financial markets? Or would it be better to avoid financial investments altogether?
5. How can congregations help members invest their resources wisely?

Departing Hymn: “O God, Who Won Our Hearts in Love”

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.

David G. Miller (2011)

Tune: O WALY, WALY

Appendix: Optional Lesson Plans for Teachers

For each study guide we offer two or three optional lesson plans followed by detailed suggestions on using the material in the study guide:

- ▶ An *abridged lesson plan* outlines a lesson suitable for a beginning Bible study class or a brief group session.
- ▶ A *standard lesson plan* outlines a more thorough study.
- ▶ For some guides a *dual session lesson plan* divides the study guide material so that the group can explore the topic in two meetings.

Each lesson plan is for a 30- to 45-minute meeting, with about one-third of the time being set aside for worship.

Would a Good and Faithful Servant Gamble?

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1 and 2	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To consider how key biblical admonitions – e.g., about greed, harming a neighbor, and poor stewardship of money – relate to gambling.
2. To examine the biblical references to casting lots and distinguish this ancient practice from modern gambling.
3. To discuss how to challenge presuppositions and practices of gambling in a society that is largely desensitized to its dangers.

Before the Group Meeting

Distribute copies of the study guide on pp. 2-3 and ask members to read the Bible passage in the guide. Distribute copies of *The Gambling Culture (Christian Reflection)* and ask members to read the focus article and suggested articles before the group meeting.

Begin with a Comment

“Gambling was likely to surface at some point as one of the major besetting sins of a culture [like ours] with too much discretionary income,” New Testament scholar Ben Witherington observes in a blog. Yet he 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?” (<http://benwitherington.blogspot.com/2006/02/god-and-gambling-latest-scourge.html>, accessed July 11, 2011).

Kevin Moore notes that “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.... 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?”

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the unison prayer in the study guide.

Scripture Reading

Ask a group member to read Matthew 25:14-30 from a modern translation.

Reflection

In this opening study Kevin Moore and Bob Terry examine the biblical narrative for insight and guidance regarding gambling. It may be unsettling to learn that the Bible does not directly prohibit gambling. (Scripture often mentions casting lots, but without condemning the practice. In any case, Moore points out that casting lots was not a form of gambling.) Does this mean that there is no moral problem with gambling? Moore and Terry unfold the “morally suspect” nature of modern gambling by relating the practice to biblical teachings against greed, harming a neighbor, and poor stewardship of money. Even if some gambling practices are morally permissible (this seems to be Moore’s view), all of them are morally suspect – because our motives for gambling are mixed, are difficult for us to know, and may be misinterpreted by others.

Study Questions

1. Both Kevin Moore and Bob Terry suggest that the Bible can guide our actions by examining the circumstances of our gambling and correcting our motives. Moore points to the biblical critiques of “greed, idleness, taking advantage of the vulnerable, and other common motivations for gambling.” Terry argues that gambling is (typically) a form of coveting and, therefore, is opposed to love of neighbor. Both mention that gambling is often poor stewardship of our resources.

Terry says the desire that Scripture give us a list of sins that we must 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.... 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.”

2. Moore observes that people may gamble “because they have fun with numbers or puzzles,” “as a social activity, a pastime they enjoy with their friends,” to “compete with other players, or against ‘the house’ (the casino’s system), especially when incredible odds are stacked against them,” or “if they have attained a level of quantifiable expertise..., to supplement their income.” He notes that “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.”

Moore continues, “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.”

3. Divide members into small groups to examine some of the Scripture passages that mention casting lots. Usually the practice is approved because it serves a religious function – “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).” In the few disapproving references, the lots are cast for the spoils of violence (Joel 3:3; Obadiah 1:11; Nahum 3:10). The most infamous incident of this sort involves Roman soldiers casting lots for Jesus’ clothing at his crucifixion (Luke 23:34; John 19:24; cf. Psalm 22: 18).

Casting lots shares with gambling the element of chance (though some may say providence determines the outcome). Otherwise the practice was very different from modern gambling: participants did not risk their money and it “was not a way to gain wealth, but a way to guarantee the impartiality of an important decision.”

4. Mantegna shows the soldiers using gambling paraphernalia of the artist’s day – dice and a two-colored wheel. They seem “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.” Perhaps Mantegna means to critique gambling as a distraction from more important concerns.

Departing Hymn

“‘Self-Sufficient!’ Is the Cry” is on pp. 55-57 of *The Gambling Culture*. If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

The Hidden Social Costs of Gambling

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1, 2, and 4	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To distinguish predatory gambling from social forms of gambling.
2. To consider how the predatory gambling industry develops pathological gamblers and thus harms the common good.
3. To estimate the social costs to society of each pathological, or compulsive gambler.

Before the Group Meeting

Distribute copies of the study guide on pp. 4-5 and ask members to read the Bible passage in the guide. Distribute copies of *The Gambling Culture (Christian Reflection)* and ask members to read the focus article and suggested article before the group meeting.

Begin with a Story

As a noted economist who has studied the social costs of gambling, Earl Grinols is often consulted by government panels reviewing the legalization or expansion of the gambling industry.

"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," Grinols recalls. "I have been to Las Vegas and other gambling areas,' [the chairman] 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." In selling itself to state legislators, Grinols believes the gambling industry intentionally underestimates or ignores the social costs of gambling and overstates the social benefits.

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the unison prayer in the study guide.

Scripture Reading

Ask a group member to read Deuteronomy 15:7-11 from a modern translation.

Reflection

This study balances Suzii Paynter's passionate advocacy against organized gambling with Earl Grinols's measured economic analysis of the social costs of gambling. Members of your group may appreciate one more than the other, but all of us need to hear both voices, for together they help us discern whether legalization of the gambling industry serves the public good.

The study guide simplifies Grinols's more complex analysis. Some group members may want to explore his reasoning more closely. It will be helpful to explain how the empirical studies arrived at their conclusions. Grinols writes, "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."

Study Questions

1. Suzii Paynter writes, "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."

This distinction allows Paynter to keep the focus on the gambling industry that requires a stream of addicted gamblers. Her primary concern is the social harm done by this industry, not the effects of social forms of gambling.

2. Encourage members to record their individual judgments about each category and estimate before the group discusses them together. This process will generate more lively discussion.
3. Paynter's statistic is based on a press release "Wisconsin's Problem Gambling Helpline Remains Busy" (January 12, 2011) in which Rose Gruber, executive director of the Wisconsin Council on Problem Gambling Hotline, reports that "five percent to seven percent of Wisconsin's population – roughly 338,000 people – are believed to be problem or compulsive gamblers." Since Grinols is estimating the social cost of just the compulsive gambler (the more serious condition), let us conservatively estimate just three percent of Wisconsin's population suffers this addiction. Then for every 100 citizens there will be 3 gamblers costing \$9,393 annually. Spreading this cost ($3 \times \$9,393 = \$28,179$) over 100 citizens gives an annual social cost of \$282 for each per person to bear. An average family of four would be losing \$1,127 each year. Of course, many social costs are distributed unequally with the families, friends, neighbors, and employers of gamblers bearing a greater amount. Recall that this number does not include the trauma of suicide or the state's regulatory expenses.
4. Discuss Paynter's remark: "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."

Paynter extends neighbor love to be a criterion of social policies. Christians should work for legislation that leads people to treat one another "more like concerned neighbors than indifferent passers-by." Thus she is concerned that by legalizing predatory forms of gambling, we are not just permitting people to gamble, we are inciting them to gamble.

Paynter writes, "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. ...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."

Departing Hymn

"'Self-Sufficient!' Is the Cry" is on pp. 55-57 of *The Gambling Culture*. If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

Gambling with the Common Good

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Meditation	Meditation
Reflection (skim all)	Reflection (all sections)
Questions 1 and 2	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To distinguish government promotion of gambling through lotteries from the licensing and regulation of the gambling industry.
2. To consider what values are conveyed to its citizens by a state's promotion of gambling.
3. To examine how state lotteries affect the development of civic virtue and the common good.

Before the Group Meeting

Distribute copies of the study guide on pp. 6-7 and ask members to read the Bible passage in the guide. Distribute copies of *The Gambling Culture (Christian Reflection)* and ask members to read the focus article and suggested articles before the group meeting. For the departing hymn "God Help Our Country to Be Strong" locate the familiar tunes WINCHESTER NEW or LEIPZIG in your church's hymnal or on the Web in the Cyber HymnalTM (www.hymntime.com/tch/).

Begin with an Observation

Despite the troubling questions raised by Julia Fleming and others about state sponsorship of lotteries, this form of gambling continues to have political support. Why? "The reception of gambling in America is complex," Heather Vacek writes. "Political scientist [Alan] Wolfe and theologian [Eric] 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."

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by asking God to stir your concern for advancing the common good, showing justice to the poor, and developing civic virtue in your community.

Scripture Reading

Ask a group member to read Psalm 72:1-7 from a modern translation.

Meditation

Invite members to reflect on the meditation during a period of silence.

Reflection

This study helps us more thoroughly evaluate the usefulness of state lotteries; we should not only ask how much money they raise for state coffers, but how they diminish civic responsibility and social virtue in citizens. Julia Fleming builds upon this observation by Erik Owens: "Every action the government takes, every policy the government makes, conveys certain values to its citizens.' So, what values are the state governments indirectly endorsing, or at least tolerating, in their new reliance upon lotteries as a source of revenue?" She

employs Roman Catholic social thought to articulate the relationship between development of personal character and the promotion of the common good.

Study Questions

1. The financial viability of state lotteries has recently been called into question. However, Julia Fleming thinks there is much more at stake in state sponsorship of gambling than the money that can be gained; it “poses a risk both to vulnerable citizens and to the character of the community as a whole.” The study guide outlines these risks under five headings. Form a small group to discuss each risk. The issue is not whether the state lottery is totally responsible for that risk, or responsible in every person for that risk, but whether it is a contributing cause. Think of it this way: would the ideal king in Psalm 72 endorse a social program that ran these risks for a number of citizens? For each risk, consider how citizens are being formed in their understanding and appreciation for civic responsibility and social virtue.
2. Paying taxes can seem like a burden even if we enjoy the benefits that good government makes possible. Perhaps we think governments are wasteful, or spend money on projects that are morally objectionable, and so forth. Or perhaps we just think we need the money for our own projects. However, Fleming is inviting us to reflect on the good things we receive from government (go ahead, make a list) and on the privilege to “take responsibility for [the] community’s welfare by funding them directly.”

The discipline of paying taxes not only funds good public services, but also forms civic character. “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 thus common good thus remain inextricably intertwined.” This is why Fleming objects to replacing taxes (which, in a rightly ordered society, nurtures the good character of its citizens) with the hidden tax of state lottery revenues (which are gained primarily by encouraging the vices of its most vulnerable citizens).

3. At the website of the National Association of State and Provincial Lotteries (NASPL), www.naspl.org/Contacts/index.cfm, you can find information on the recent history, nature, and proceeds of your state’s lottery games, as well as a link to your state lottery’s website.

The reflection by David Nibert (in the meditation) suggests that some players will be grateful to the state for providing them an opportunity for great wealth. Others may thank the government for sponsoring their entertainment. Does this gratitude last, or is it replaced by disappointment and jaded suspicion that this is another way for the government to take one’s money? State lotteries are not the only reason many disadvantaged citizens are suspicious of government, but are they partially to blame?

4. Discuss the tone and composition of the painting. What do the muted colors convey about its subject matter? Review the apparent socio-economic status of the people shuffling into the state lottery building. Do they interact with one another? How would you describe their feelings toward one another?

Heidi Hornik does not believe Van Gogh is questioning the moral suitability of state-run lotteries, but merely documenting a common scene involving the poor people of the Netherlands in whom he was interested. However, she notes there may be an implied critique: “From their appearance...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 than their affluent neighbors’ that Fleming describes.”

Departing Hymn

If you choose not to sing the hymn, you may read the text in unison or silently and meditatively as a prayer.

Congregational Ministry to Problem Gamblers

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Meditation	Meditation
Reflection (skim all)	Reflection (all sections)
Questions 1, 2, and 3	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To define pathological and problem gambling and notice their increase in the United States.
2. To consider how gambling problems often impact Christians in their discipleship.
3. To discuss how congregations can minister to problem gamblers and to their families and friends who are affected by their gambling.

Before the Group Meeting

Distribute copies of the study guide on pp. 8-9 and ask members to read the Bible passages in the guide. Distribute copies of *The Gambling Culture (Christian Reflection)* and ask members to read the focus article and suggested article before the group meeting. For the departing hymn "O God, Who Won Our Hearts in Love" locate the familiar tune O WALY, WALY in your church's hymnal or on the Web in the Cyber Hymnal™ (www.hymntime.com/tch/).

Begin with a Story

Janet Jacobs, who directs the Gambling Recovery Ministries sponsored by the Indiana Conference of the United Methodist Church, reminds us that compulsive gambling can devastate entire families and friendship networks. She notes that "Professional counselors have suggested that for each compulsive gambler, another five to ten persons are directly affected."

She tells the following story to illustrate this point. "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."

How can a congregation grow in understanding of and compassion for problem gamblers and for their families and friends who suffer with them? That is the question Deborah Haskins helps us to address in this study.

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by asking God for guidance in ministering to individuals in your congregation and wider community who are addicted to gambling.

Scripture Reading

Ask a group member to read 1 Timothy 6:6-12 from a modern translation.

Meditation

Invite members to reflect on the meditation during a period of silence.

Reflection

This study shifts our attention slightly away from critique of the gambling culture and toward ministry to its victims. *The Book of Discipline of the United Methodist Church* balances these two concerns when it says, “As an act of faith and concern, Christians should abstain from gambling and should strive to minister to those victimized by the practice.” Deborah Haskins urges congregations to be more involved in ministry to problem gamblers because she sees the spiritual dimensions of their condition. She notes how it undermines her Christian clients’ discipleship.

When your group or congregation is ready to develop a problem gambling ministry, Haskins recommends that you contact Gambling Recovery Ministries (GRM) sponsored by the Indiana Conference of the United Methodist Church (www.grmumc.org). The director of this pioneering ministry, Janet Jacobs, commends resources in the suggested article “Problem Gambling.”

Study Questions

1. Begin by clarifying the difference between pathological and problem gambling. Deborah Haskins emphasizes the shame and increasing isolation that those with gambling problems experience. They may resort to deception or theft to hide their gambling, and become inattentive to relationships, distracted and unproductive at work, and unable to deal with other problems in their lives. Many suffer from other addictions as well.
She notes that families and friends may share in these symptoms. “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, and the children are acting out, and so on), many share that they are embarrassed and feel alone.”
2. Haskins highlights three ways that gambling problems impact her Christian clients’ discipleship: they withdraw from church activities and relationships with spiritual friends; they turn toward gambling for spiritual relief; and when they refuse to seek professional counseling, they often receive inadequate help from their pastor or priest.
3. Some churches “continue to view gambling as only a moral problem,” ignoring its psychological dimension as an addiction. Haskins suggests “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.”
4. Ask a member to read aloud the story of “Mr. and Mrs. North” (*The Gambling Culture*, pp. 65-66) as a case study. Here are some salient issues in the case: this Christian couple suspects but is uncertain that their son, a bright senior in college, is addicted to Internet gambling; they recognize the symptom of increasing isolation from friends and family because they’ve watched other relatives struggle with gambling; as they seek professional counseling, they are concerned not only for their son’s mental health, but also his relationship with God. Discuss why the North’s might need understanding and ministry support from their congregation. Consider how your church would support the couple if they were members.
5. Ask a member to read aloud the story of “Mrs. Jordan” (*The Gambling Culture*, p. 66) as a case study. Here are some salient issues in the case: Mrs. Jordan is exposed to gambling in a low-stakes, friendly office betting pool; she increasingly turned to gambling as a distraction from her grief over the recent death of her mother; she has embezzled money from her company to support her gambling; she has received professional counseling through her company, where she is a valued employee; she was a very active church member in the past, but now she has quit attending church and refuses to talk with her friends there because she is ashamed to tell them about her gambling problem. Discuss why Mrs. Jordan might need understanding and ministry support from her congregation. Consider how your church would support Mrs. Jordan if she were a member.

Departing Hymn

If you choose not to sing the hymn, you may read the text in unison or silently and meditatively as a prayer.

Investing versus Gambling

Lesson Plans

Abridged Plan	Standard Plan
Responsive Prayer	Responsive Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1 and 2	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To clearly distinguish investing in capital markets from gambling.
2. To consider how the practice of investment in capital markets has become distorted in the culture of gambling.
3. To discuss how Christians should approach investing in capital markets.

Before the Group Meeting

Distribute copies of the study guide on pp. 10-11 and ask members to read the Bible passages in the guide. Distribute copies of *The Gambling Culture (Christian Reflection)* and ask members to read the focus article before the group meeting. For the departing hymn “O God, Who Won Our Hearts in Love” locate the familiar tune O WALY, WALY in your church’s hymnal or on the Web in the Cyber Hymnal™ (www.hymntime.com/tch/).

Begin with a Story

Anyone who has watched television since 2008 is familiar with the cute baby commercials from an online stock-trading company. As the baby looks at viewers, he clicks away at his computer keyboard and self-confidently boasts (in a dubbed, mature voice) about his online trades. The message is obvious: *What’s so complicated about stock trading? It’s so easy, a baby can do it.*

Now a long overdue, comic send-up of those commercials is making the rounds on the Internet. It features the same baby, but this time his trading goes horribly wrong: with clicks of a keyboard button he purchases a series of stocks and more exotic financial instruments – asset backed securities, credit default swaps – only to see his life savings disappear immediately before his eyes. (Unfortunately, the second half of the video is pretty much a string of expletives coming, apparently, from the now-chastened baby’s mouth.) The message of this retort is equally obvious: *It’s not THAT easy!*

Michael Stegemoller distinguishes investing from the careless speculative trading (i.e., gambling) that, dare we say it, only a baby would do. But he admits that the lure of easy and large profits tempts many people to gamble in financial markets. It is another manifestation of the gambling culture in which we live.

Responsive Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the prayer printed in the study guide responsively. The leader begins and the group reads the lines in bold print.

Scripture Reading

Ask a group member to read Hebrews 13:5-6 from a modern translation.

Reflection

This study brings the Christian critique of the gambling culture uncomfortably close to home, for Michael Stegemoller explores how our investing in capital markets can become distorted into a form of gambling. He carefully distinguishes investing from gambling because he assumes Christians have good reason to invest in capital markets. Yet he warns that investing can be distorted in manner (into risky speculation) or motive (idolatrous dependence on wealth).

Study Questions

1. Michael Stegemoller identifies three important facets of investing that are absent in gambling: knowledge is relevant to the outcome, an asset is purchased, and both parties plan to benefit from the transaction.
Regarding the first difference, he explains: "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." However, whether or not a gambler (or the representative of the house) knows the odds of a slot machine outcome makes no difference to the outcome. Admittedly when betting in games of skill (e.g., holes in golf, hands in poker) the players' knowledge can affect the outcome.
Regarding the second difference, he notes that some investments (i.e., derivative securities like options and futures) involve an underlying asset. He gives the example of a wheat futures transaction between a farmer and a baker.
2. The "marketing of discontentment" is Stegemoller's term for an advertisement that "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.' ... 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." Stegemoller suggests we resist such ads by asking "Is my security in God?" and reminding ourselves the good life, according to Scripture, "is a life without fear of the future, and no investment portfolio or gold stockpiling can provide such freedom."
3. Stegemoller calls "short term trading strategies based on historical stock price information" a trick because there is no evidence these strategies work consistently, but they do generate trading commissions for financial firms or brokers. Another is buying financial products one does not understand. He cites an email "from a reputable investment house" inviting stock investors to learn to buy and sell more financial instruments "that require less cash up front," but not to learn how these instruments work. A third is buying "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." A fourth is buying "actively managed mutual funds that charge high management fees ... [for they] have yet to earn their pay."
4. If investing in financial markets were all about seeking one's contentment and security in greater wealth, then Christians would do well to avoid investing. However, there seem to be many other good reasons: saving resources to care for others, building resources for charitable giving, encouraging a worthy business enterprise, saving prudently to care for oneself in order not to be an undue burden on family and friends. Social choice mutual funds (which selectively invest in businesses according to the fund's moral criteria) have been used by religious groups for years to encourage business enterprises to seek the common good.
5. Stegemoller warns that investing can become distorted in manner (into risky speculation) or motive (idolatrous dependence on wealth). Encourage group members to discuss how a congregation might address both of these distortions. We may be reshaped in our motives for investing through prayer, Bible study, and worship. How are issues of generosity and discipleship of wealth addressed in your congregation? We may be instructed in the proper manner for investing directly (through class or personal discussions of investment planning, preparing for retirement, stewardship of resources, resisting the latest investment 'come on,' etc.) and indirectly (through observing others' investing, giving of annuities, caring for their families, etc.). Who in your congregation would be a good model to observe or a wise teacher to lead a class on investing?

Departing Hymn

If you choose not to sing the hymn, you may read the text in unison or silently and meditatively as a prayer.