

## Protecting our congregations from the lure of Gambling

With the expected openings of the Resorts World Sentosa and Marina Bay Sands Integrated Resorts(IR) this year, there is great anticipation and high hopes among Singaporeans for significant and long term benefits. Tourist numbers are expected to increase with tourists also expected to stay longer and spend more; Singapore will hopefully increase its share of the regional tourism market and move away from its dependency on business travelers; the job market is anticipated to be more diverse and recession resistant, the economy will be given a boost with the IR's expected to add up to 1% of GDP annually<sup>1</sup>; it will add to further "buzz" and vibrancy to Singapore.

Aside from this, we can also personally look forward to enjoying the rides at Universal Studios theme park, or attending the many shows, musicals and concerts that the IR operators have lined up, or visiting the museums or oceanarium.

However, as Christians we must be careful to watch over ourselves to ensure that we do not get caught up in the lure of the gambling and gaming component of the IR's.

As a timely reminder, here are a summary of biblical principles that stop Christians from gambling and particularly taking part in the gaming components of the IR:

### **1) Biblical Principle - God presents work as the normal way to get the money we need (Eph 4:28; 2 Thess. 3:12; Prov. 31).**

The gambling industry presents gambling as something magical and exciting but most importantly filled with opportunity. It provides the illusion that anyone can make it big and get rich overnight.

A Christian father recounted a story of how his six year old daughter, upon overhearing that the family did not have enough money to buy something, remarked "Why don't you buy a Lottery ticket? Then you'll get some money". Another remarked at how a friend and her husband wanted to buy a car. She explained that they had searched in vain for an affordable vehicle but couldn't find one. She concluded "Anyway, we hoping to win the lottery soon, then we'll be able to buy one".

The reality is so very different. Looking past the bright lights, the bouncing balls, the whirring sirens, the pretty waitresses, the dignified croupiers and the opulent splendor of the gaming floor, mathematics and reason tell us the house always wins.

Depending on the game, the mathematical advantage that the house enjoys ensures that the average casino better loses between 2 and 5 percent every time he puts a dollar on the table or slot machine.<sup>2</sup>

Consider the following example of a gambler who enters a casino aiming to profit from the roulette wheel based on mathematics and statistics:

1. Places one thousand \$1 bets, one at a time
2. Takes his winnings and bets them all, \$1 at a time
3. Continues until he has finished 30 consecutive rounds

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<sup>1</sup> Derek da Cunha, *Singapore places its bets* (Singapore: Straits Time Press, 2010) pg 49.

<sup>2</sup> David and Tom Gariner, *The Motley Fool's you have more than you think – The foolish Guide to Investing what you have* (New York: Fireside, 1998) pg 39.

<b>Savings disintegration for the average gambler</b>			
Cash	After 10 rounds	After 20 Rounds	After 30 Rounds
\$1000	\$599	\$358	\$214

After 30 rounds of betting, the average player has lost over 78 percent of his money. The cardinal truth in gambling is that the more you gamble, the more you lose. Repeat gambling on the roulette wheel is essentially walking up to the table and exchanging your \$100 for \$95.

If you consider these odds to be terrible, then consider those of the lottery. While the rate of return for the casino bet is negative five percent, the rate of return for lottery is expected to be negative 50 percent according to US statistics<sup>3</sup>. The situation in Singapore is analogous with commentators noting “The odds of striking prize money of any significance on 4-D or any of the other lotteries is far longer, by an enormous extent, than the odds of winning at a casino table game.”<sup>4</sup>

Consider the results of 5000 one dollars bets on the lottery each day. The gambler repeats this process for 30 days. Below is the average performance figures compared to average casino performance.

<b>Average performance of \$5000 wagered</b>				
	Rate of Return	After 10 days	After 20 days	After 30 days
Casino bets	-5%	\$2,993	\$1,792	\$1,072
Lottery bets	-50%	\$4.89	\$0.01	\$0.00

As you can see, gambling to make money is chasing fantasies and is clearly in opposition to Christian righteous living.

God has ordained that Christians should work hard for their money. Honest work and careful stewardship are the primary ways in which God has ordained for people to satisfy their material needs and wants. In Proverbs 10:4, God says “Lazy hands make a man poor, but diligent hands bring wealth”. In Proverbs 21:20 God also says “In the house of the wise are stores of choice food and oil but a foolish man devours all he has”. Christians are admonished then to earn money with diligent hard work and to save carefully and spend responsibly.

Gambling blinds people to the righteous living that God wants and deludes people into thinking they can earn money quickly and without effort. Instead it brings misery, poverty and despair to those who engage in it.

Again God through Solomon in Proverbs 28:19 warns “He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.”

## **2<sup>nd</sup> Biblical Principle - Gambling is not wise stewardship of God’s money**

As Christians we recognise that our money is ultimately not our money but God’s money. All my income and money belongs to God, not me (Psa. 24:1), and I am not free to use it as I wish. Rather I am a steward of God’s money and must use it for God's purposes.

God has said that His money should be spent responsibly and in a manner glorifying to him. Christians are called on to meet the needs of their family (1 Tim. 5:8), and share with others, particularly Christians who have needs (2 Cor 8-9). Christians are also called to partner in the gospel by supporting others whose work is in serving the church and spreading the gospel. (Gal. 6:6-10; 3 John)

<sup>3</sup> Gardner, Pg 42

<sup>4</sup> Da Cunha, pg 55

Gambling even for frivolous fun or mere entertainment is wasting the money God has given us. Gambling is not good stewardship of God's money. It undermines frugal living, it wastes money, and reduces savings.

The words of John Piper resonate powerfully when he states with obvious passion: "It is wrong to wager with a trust fund. And all we have, as humans, is a trust fund. Everything we have is a trust from God, to be used for his glory. "[God] himself gives to all mankind life and breath and everything" (Acts 17:25). Faithful trustees may not gamble with a trust fund. They work and trade: value for value, just and fair. This is the pattern again and again in Scripture. And when you are handling the funds of another, how much more irresponsible it is to wager!"<sup>5</sup>

### **3<sup>rd</sup> Biblical principle – Gambling arises out of ungodly motives such as greed and selfishness**

Some people argue that they are not serious gamblers but merely do it for fun or just as part of entertainment.

However the entertainment of gambling is not about chance but covetousness and greed. There is nothing inherently interesting about a ball moving randomly around a numbered circle or a series of numbers being called out or a set of cards being dealt. There is also nothing entertaining about pulling on slot machines or pressing buttons on poker machines.

The "entertainment" value of gambling is purely greed. Gambling is about wanting something for nothing. It's about wanting something that you don't have and that you want from someone else without paying for it. Fundamentally that is the spirit of gambling that bewitches us – the attitude of the heart which is greedy and covetous.

As Christians we can have no part in the "entertainment" or "fun" of gambling. Greed and covetousness are sins before God (Ex. 20:18; 1 Tim. 6:9; Heb 13:5). Proverbs warns of disaster for people who want to get rich quickly (28:20,22).

Once again John Piper observes: "The lottery is another opportunity to pierce your soul with many pangs, and lead your children into ruin. The Bible says, "Those who desire to be rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. . . . Some by longing for it . . . and pierced themselves with many a pang (1 Timothy 6:9-10). In other words, the desire to be rich is suicidal."<sup>6</sup>

However beyond the sin of greed, gambling also harbors another sin. Gambling also brings out the sin of selfishness. Why? Because at its heart, gambling is a zero sum game in which someone only wins because the others have lost. There is no transaction of goods. There is no performing of services for pay. There is no win-win proposition. There is only the winning of money based on chance and good fortune - one person wins, the others lose.

This denies the teachings of Jesus on loving your neighbor as yourself (Gal 5:13). It does not come from the fruit of the Spirit (Gal 5:22). Furthermore it is also a distraction from following God – the psalmist says: "Turn my heart toward your statutes and not toward

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<sup>5</sup> John Piper "Don't play the lottery for me", *Desiring God*, Jan 1, 2003 <[http://www.desiringgod.org/ResourceLibrary/TasteAndSee/ByDate/2003/1223\\_Dont\\_Play\\_the\\_Lottery\\_for\\_Me/](http://www.desiringgod.org/ResourceLibrary/TasteAndSee/ByDate/2003/1223_Dont_Play_the_Lottery_for_Me/)>

<sup>6</sup> *ibid*

selfish gain.” (Ps 119:36) <sup>7</sup>

### **Conclusion**

God makes it clear from His scripture that Christians should not gamble. This is particularly true when it comes to the world of organized high stakes gambling such as casinos, lotteries and sports betting.

Unfortunately with the increasing prominence of the prosperity gospel, many Christians seem unaware of the dangers of gambling. Some people mistakenly believe that God can bless them through their gambling.

In America, pastors in a West Virginia church recently accepted a man’s tithe which came out of his \$170 million lottery winnings. One of the leaders called it a blessing. Similarly in Singapore, some preachers subtly endorse the winnings from gambling as God’s blessing and a means of blessing the church.

It is imperative that as God’s people, we are alert to the dangers of gambling and how displeasing it is in God’s sight. We must not be bewitched by the siren call of gambling and seduced by its social acceptability. We must admonish, correct and help those in our churches who are tempted by gambling. As Christians, we must also constantly be “the salt of the earth” and “the light of the world.” (Matt 5:13-14).

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<sup>7</sup> It is conceded that there may be rare exceptions to this rule such as in sport settings where a small amount is wagered and the winner pays for food/drinks. In this instance, where there is strictly no desire to get rich, no profit gained, and no selfishness exercised, whether this is strictly wrong is a debatable point. However this is far from the world of casino’s and lotteries.