

Introduction

I once overheard two men talking about horse racing. One asked the other about a particular horse, "**What are the odds?**" That's what gamblers want to know isn't it. What are the odds, by which they mean, what are their chances of winning? I'll tell you. They're "**0%.**" Gamblers never win and that's what I'm going to preach about today.

The Text

In Proverbs 6, the wise man addresses pitfalls that can sabotage and even ruin our lives. The first of those is found in our text, verses 1-5. According to verse 1, it's becoming a "**surety**" for a neighbor or giving a "**pledge**" for a stranger. Those two terms, surety and pledge, refer to taking financial responsibility for someone's debt, whether we know the person or not. If he or she doesn't pay, we will.

A modern day equivalent is co-signing a loan. Several years ago, an uncle asked me if he should co-sign a loan for his niece whom he dearly loves. I explained to him the legal ramification of doing so. It's joint and several liability. The co-signor is liable for the full amount of the loan. I told the uncle that if she didn't make the payments, the creditor could sue him for the full amount and likely would, since he was solvent and she wasn't. I then gave him what I believe is the guiding rule for co-signing. Don't do it unless you're able and willing (glad) to pay off the loan if the debtor doesn't. Well, he did do it, which is precisely the scenario that verses 1 envisions.

But assuming responsibility for someone's debt is usually a bad idea, the wise man asserts in verse 2, because it puts our financial fate in the debtor's hand. According to 22:26-27, we're probably going to be financially harmed if we do. That's why the wise man counsels what he does in verses 3-5. If we've become surety or co-signed for a debtor, we should go to the debtor and plead, beg if we have to, for him or her to pay off the debt.

The wise man's point of view here is clear. He states it outright in 22:26. If we aren't able and willing (glad) to pay off someone's debt, don't take the legal responsibility for doing so. We could ask the uncle I mentioned about that. He ended up paying off \$10,000 of the \$11,000 note he co-signed because his niece didn't.

That's all well and good, but what does this text have to do with gambling? Bible commentator Derek Kidner tells us: "**It does not banish generosity; it is nearer to banishing gambling.**" He's right. God doesn't banish assisting the needy if we're able. On the contrary, He commands us in many texts to do just that, generously. What He does banish, by implication, is gambling.

Gambling in America

So let's discuss that. We begin by defining it. To gamble means to wager money or valuables on the uncertain outcome of an activity or event for the purpose of winning more money or valuables. Gambling, therefore, has three elements: consideration, chance, and prize. The word "**gaming**" in this context usually refers to gambling that is legal.

Gambling takes many forms. There are casino games like bingo, baccarat, roulette, slots, Black Jack, craps, poker, and many more. The most popular form of gambling is state lotteries, which are legal and practiced in 44 of our states. But people can gamble on any number of activities and events like March Madness, the Super Bowl, pool games, horse racing, and so on.

Gambling is a favorite past time of Americans. According to a Gallup Poll, 70% of adult Americans gambled at least once in the past year. In terms of money spent on gambling, various figures are cited. Americans spend somewhere between \$150 billion to \$400 billion a year on gambling, which is more than they spend on movies, books, amusements, and music entertainment combined.

A large percentage of those who do so are Christians. It's well documented, for instance, that the Catholic Church uses gambling as a

primary means of fund-raising in its weekly bingo and card games and its annual carnivals and festivals. But Protestants participate as well. I've known many Christians over the years who gamble in casinos and participate in state lotteries. It isn't uncommon, in other words, for those who claim to follow Jesus to gamble.

But should they? Or to ask it another way, is gambling a sin? Obviously, Christians have two points of view about that.

View #1 – Gambling Is Not a Sin

One is that it isn't a sin.

This point of view rests on a foundational fact. The Bible does explicitly prohibit specific acts like stealing, gossiping, lusting, and lying to name a few. But gambling isn't one of those. The Bible nowhere states that we shouldn't gamble. Christians who espouse the morality of gambling begin with that fact, which is a significant one. The critical issue, however, is what conclusion we can and should draw from it.

Some draw the conclusion that gambling isn't inherently sinful. The Catholic Answers Forum website does just that. It states: **“Gambling is not in and of itself wrong. Read your Bible and you will not find gambling condemned anywhere in it.”** The website's logic is clear. The Bible identifies and prohibits all sins. It doesn't identify and prohibit gambling. Gambling, therefore isn't a sin. It isn't a sin, at least, if it's done in the right way.

The website explains how it's done in the right way: **“The average gambler loses money, but the process is entertaining. So, what gambling amounts to is paying money to be entertained, and there's nothing wrong with that. Gambling becomes sinful only when one pays *too much* money for the entertainment.”** It goes on to illustrate paying too much. A person gambles money that his family needs. That's a sin, it declares, in the same way that spending too much money on any other form of entertainment is. Otherwise, gambling is no more sinful as entertainment than going to a movie or concert is.

That then is one conclusion that many Christians draw from the Bible's silence about gambling. It isn't inherently sinful and thus, is permissible if it's done in the right way.

Other Christians draw another conclusion. Gambling is a gray area, which makes it a matter of conscience. Respected teaching pastor Dr. Roger Barrier holds just that point of view. A Christian asked him, "**Is it a sin for a Christian to purchase a lottery ticket?**" He answered that it depends on the Christian's personal convictions. If he thinks it's a sin to buy one but does, he's violated his conscience, and sins. If he thinks it isn't a sin to buy one and does, he hasn't violated his conscience, and doesn't sin. Consequently, buying a lottery ticket can be a sin for one Christian and not a sin for another. Barrier's logic is clear. If the Bible doesn't identify and prohibit an action, it's a gray area. In gray areas, acting contrary to or according to our conscience determines what is sinful and what is not.

The Catholic website and Barrier have something in common. They assume an action is a sin only if the Bible explicitly prohibits it. If the Bible doesn't, it's morally permissible, which is the website's view, or it's a gray area that may or may not be permissible, depending on our conscience, which is Barrier's view.

But that's an invalid assumption? Is it true that everything the Bible explicitly prohibits is a sin? Yes! Is it also true that everything the Bible doesn't explicitly prohibit is not a sin? No! The fact is there are sins that the Bible doesn't explicitly prohibit. But it does implicitly prohibit them. We can infer from express Biblical principles, in other words, that an action is sin even though the Bible doesn't explicitly prohibit it. Abortion and slavery are examples of this.

Gambling Is a Sin

And so is gambling. The Bible implicitly prohibits it. Let's go back to our texts, Proverbs 6:1-5 and 22:26-27. There's an underlying principle in them that reveals what God wants. Kidner explains it this

way: **“A man’s giving should be fully voluntary: its amount determined by him (for then its effectiveness can be judged and competing claims on him assessed), and not wrung from him by events outside his control.”** That’s a precise and accurate analysis of the texts. They give us two guidelines of giving. First, it must be voluntary, done with a willing (glad) heart. Events outside the giver’s control shouldn’t wring it from him. And second, the giver must determine the amount, taking into account his ability to give it and the recipient’s need.

Those guidelines imply the moral wrongness of gambling. When we gamble and win, we win only because others have gambled and lost. They are the givers in this context. Notice two things. First, their giving isn’t voluntary. It is in the sense that they chose to risk their money. But it isn’t in the sense that verses 1-5 define it. They aren’t giving it with a willing (glad) heart. It’s wrung from them by events beyond their control – the roll of the dice, the spin of the slot machine, the pick of the cards, and so on. Second, they haven’t thoughtfully determined the amount. They haven’t considered their ability to give it and our need for it. More often than not, they’re giving money they can’t afford to give.

State lottery gamblers, for instance, overwhelmingly tend to be in lower income brackets. PBS reported that state lotteries are a heavy expenditure for America’s poorest people. Households that get \$13,000 or less a year spend 9% of their money on lottery tickets. Economist Richard Wolff wrote about that: **“Simply put, lotteries take the most from those who can least afford it.”** It’s true that the poor aren’t forced to buy lottery tickets, but the fact remains they do, hoping for a quick fix. So, if we play the lottery and win, the money we get is from people who aren’t willing and, for the most part, able to give it.

Or consider a spring break college student I overheard sobbing and talking to her friends. Her father had given her money for next semester’s books and spending money, several thousand dollars. But she had gambled and lost it all in Las Vegas. My point is this. Everyone who

went to Las Vegas and gambled contributed to her situation. Certainly, she was culpable. She foolishly chose to gamble the money. But she could do so only because a system is in place to which everyone who gambles contributes.

In the final analysis, our texts imply that gambling violates the God's law of love. It's unloving to take money from people who aren't willing and/or able to give it. We always win, when we win, at the expense of others, which is unloving. Gambling is for that primary reason a sin.

There other reasons as well that I have time to identify but not fully explain. #2 – It's irrational. Our first moral duty is to think well but gambling is irrational and irresponsible. We act as if we'll likely win, knowing we likely won't. #3 – It's demonic. Satan is always quick to exploit human activities that appeal to people's basest instincts, which gambling does. #4 – It's pathological. It contributes to sociological and personal ills including crime, addiction, and poverty. And #5 – It's ignoble or base. It's a fact that those believe in the good stewardship of money, delayed gratification, self-denial, simplicity, and the trustworthiness of God, are less likely to gamble than those who don't.

For those reasons then and others, gambling is a sin. It's contrary to the nature, word, and will of God.

Conclusion

Please grasp what that means in closing. Gamblers may occasionally win in monetary terms. But they always lose in spiritual and moral terms. That makes our calling clear. First, think straight about gambling. Understand and believe what I've explained today. And second, act straight. Never gamble and I mean at all. What are the odds of losing, spiritually and morally, if we do? They're 100%.